

# The Quarterly

SUMMER 2023



## NEW! Early Paycheck Available September 1st!

**Early Paycheck - ACH on Demand!** This new feature will allow you to access your direct deposit up to two (2) days earlier! This service will be available starting September 1st through online banking, our mobile app, in person at one of our branches, or by calling our Service Contact Center. Not all direct deposits qualify for this service and there will be a nominal fee associated with requesting your funds early. Please see the Fee Schedule on the next page for the fee per deposit. Feel free to give us a call, stop by if you have any questions, or visit our website for more info.

<https://www.mycfcu.com/early-paycheck/>

## HOLIDAY CLOSINGS

### Independence Day

Tuesday, July 4th

### Labor Day\*

Monday, Sept 4th

\*Our Contact Center will be closed on the Saturday prior to Labor Day.

Holiday & After-Hours Card Call Center is available at 1-833-999-1097.

We're here to help you grow your money!

**4.23% APY\***  
**9 Month Certificate**

\* Annual Percentage Yield. Annual percentage yields are accurate as of June 1, 2023. Minimum balance requirement is \$1000. A minimum daily balance of \$1000 is required to earn the annual percentage yield. This is a limited time offer, available rates subject to change without notice. Once a certificate is opened, the rate remains fixed through maturity. Early withdrawal will reduce earnings. A penalty may be imposed for early withdrawal.

## President's Message

As we head into the summer months, our member-focused services continue to provide us with steady growth and stability. We take pride in maintaining a strong capital position, allowing us to provide you with a secure and reliable credit union. From volunteering at community events to offering financial fitness fairs at our local schools, we are dedicated to making a positive impact. Keep an eye out for us at several events this summer including the Yarmouth Clam Festival, Gray Blueberry Festival, New Gloucester Community Fair and Pet Rock in the Park.



We value the trust you have placed in us and remain dedicated to providing you with exceptional service and a personalized banking experience. Should you have any questions, suggestions, or feedback, please do not hesitate to reach out to us. We are here to listen and serve you better. Wishing you a wonderful summer filled with joy, relaxation, and financial well-being!

Scott Harriman, President & CEO

## YARMOUTH Coin Machine Removal Notification

As of July 21, 2023, the Yarmouth branch coin machine will be removed. **We will still accept rolled coin and offer free wrappers at all locations.** Most Walmart, Hannaford, & Shaw's locations have coin machines (for a fee).

**SUMMER 2023 Is a Personal Loan Right**

**for You?**

**Falmouth Contact Center**

101 Gray Road  
Falmouth ME 04105  
Fax (207) 878-5327

~  
Loan Fax  
(207) 797-4924

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**Call Us  
(207)878-3441**

Mon-Wed: 8:30 - 4:30  
Thu & Fri: 8:30 - 5:30

**Phone Lines Only  
Saturday: 8:30-1:00**

**After Hours  
Cards Call  
Center  
1-833-999-1097**

**BRANCH HOURS**

**Mon-Wed: 8:30 - 4:30  
Thu & Fri: 8:30 - 5:30  
Saturday: Closed**

**Gray**

43 Lewiston Road  
Gray ME 04039  
(207) 657-4777  
Fax (207) 657-6352

**Portland**

1345 Washington Ave  
Portland ME 04103  
(207) 797-6492  
Fax (207) 797-7470

**Windham**

808 Roosevelt Trail  
Windham ME 04062  
(207) 892-3359  
Fax (207) 892-4109

**Yarmouth**

808 US Route 1  
Yarmouth ME 04096  
(207) 846-5076  
Fax (207) 846-4964

**Westbrook**

150 Main St  
Westbrook ME 04092  
(207) 854-9850  
Fax (207) 854-9844



[myccfcu.com](http://myccfcu.com)

Whether you're looking to consolidate debt, cover unexpected expenses, or fund a major purchase, personal loans can provide a quick and convenient solution. Some of the benefits include:

**Flexibility:** Whether you need to pay off high-interest credit card debt, finance a home improvement project, or cover medical expenses, personal loans allow you to use the funds as you wish.

**Quick Access to Funds:** We offer a straightforward application process with minimal documentation, and if you meet the eligibility criteria, you can receive the funds within a few days.

**Debt Consolidation:** If you have multiple high-interest debts, such as credit cards, consolidating them into a personal loan can be an effective strategy. By obtaining a personal loan with a lower interest rate, you can simplify your debt payments and potentially save money on interest over time.

Personal loans can be a viable financial tool for many individuals, providing quick access to funds and flexibility in their usage. However, it's crucial to carefully consider your financial situation, needs, and ability to repay before taking on any debt. By understanding the pros and cons, you can make an informed decision and choose the best option for you. Contact us for more information at 207-878-3441.

<b>Cumberland County FCU Account Services Fee Schedule</b>	
<b>Effective as of September 1, 2023</b>	
Account History	\$2/month/account suffix
Account Reconciliation / Research	\$25/hour; 1 hour minimum
Bill Pay	no fee
Canadian Items	\$20/item
Check Cashing	no fee - members
On-Us or Cashier's Check Over \$100	\$2/item – nonmembers
Checks	fee depends on style of checks ordered
Closed Account Within 90 Days of Opening	\$20
Copies of Cleared Checks	\$3/check
Cashier's Checks	\$3/item
Cashier's Checks Escheatment	\$20/ item
Cashier's Checks Replacement	\$5/item
Courtesy Pay / Non-Return	\$30/ item/withdrawal
Dormant Primary Share Account	\$3/month
International Transaction Fee	1% of transaction amount
<i>This fee applies to any debit card transaction made at a location in a foreign country, or payable to a merchant located in a foreign country even if you initiate the transaction from within the United States.</i>	
<b>Early Paycheck – ACH on Demand NEW!</b>	
Self Service – Online Banking or Mobile App	\$10/deposit
Credit Union Assisted	\$15/deposit
Item Returned After Deposit	\$15/item
Mail Receipt for Telephone Transaction	\$1/call
NSFs / Overdrafts Created by Checks, In Person	
Withdrawal, ATM or Other Electronic Means*	\$30/item/withdrawal
<b>Prepaid VISA Cards</b>	
Gift Cards	\$3/card
Travel Cards	\$4/card
Replacement Debit, Credit, or ATM Cards	\$12/card
Rush Replacement Debit, Credit, or ATM Cards	\$25/card
Returned Mail	\$2/item
<b>Service Charges</b>	
Personal Checking Accounts	no fee
Non-Profit Checking Accounts	no fee
Sole Proprietorship Checking Accounts	\$5/month
Other Business Checking Accounts	\$14/month
IRA Maintenance	\$10/year
Statement Copy	\$3/statement
<b>Stop Payment</b>	
One-Time	\$20/item
Consecutive Checks	\$20/group
Recurring VISA Debit Card Debits	\$30/request
SWBC Payment by Telephone	\$5/payment
SWBC Payment Online	no fee
Transfers from Share Account or Line of Credit	
to Cover Overdrafts	\$3/item/withdrawal
Text Banking	\$.04/text
<b>Wire Transfers</b>	
Incoming	\$5/transfer
Outgoing Domestic	\$20/transfer
Outgoing International	\$25/transfer
<i>*An NSF service charge is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate service charge.</i>	
This Account Services Fee Schedule is accurate and effective as of 9/1/2023.	