

CCFCU Celebrates 70 Years with \$19,600 in Donations

In commemoration of seven decades of service and commitment to our community, Cumberland County Federal Credit Union is proud to announce the donation of \$700 to seven different charitable organizations quarterly for a total of \$19,600. This donation represents our deep gratitude for the support we have received over the years and our ongoing commitment to giving back to those in need.

The selected organizations focus on food insecurity in York and Cumberland counties, reflecting CCFCU's dedication to making a positive impact in our core communities. "We are incredibly grateful for the support we have received over the past 70 years," said Scott Harriman, President & CEO. "As we celebrate this milestone anniversary, it is important for us to give back to the communities that have supported us throughout our journey. These quarterly donations are a small token of our appreciation for the invaluable work these organizations do every day." The recipients of the first quarter donations are: Gray Food Pantry, Yarmouth Food Pantry, Windham Food Pantry, Westbrook Food Pantry, Wayside Food Pantry, Preble Street, and Falmouth Food Pantry.



HOLIDAY CLOSINGS

Patriots' Day*
Mon, April 15

Memorial Day*
Mon, May 27th

Juneteenth National Independence Day
Wed, June 19th

Independence Day
Thurs, July 4th

*Our Contact Call Center will be closed on the Saturdays prior to Patriots' Day and Memorial Day. Holiday & After -hours Card Call Center is available @ 1-833-999-1097.

l to r: Angel H & Rhonda C, CCFCU; Donna, Gray Food Pantry; Jackie S & Karen H, CCFCU

PRESIDENT'S MESSAGE

Beware of Fraudsters! It's crucial to remain vigilant against fraudulent activities, especially considering the significant increase in fraud cases reported in Maine. The numbers provided by the Federal Trade Commission highlight the severity of the situation, with losses exceeding 17 million. It's important to acknowledge that the actual number of fraud cases could be even higher due to underreporting.

Various types of fraud, including imposter fraud, identity theft, online shopping scams, and check fraud, are on the rise. The advice to exercise caution and skepticism, especially when something seems too good to be true, is sound. Taking a moment to slow down, ask questions, and verify information can often prevent falling victim to fraudulent schemes.

Cumberland County FCU's commitment to continuous training for staff to recognize and address potential fraud indicators is vital in combating these threats. We encourage members to listen to their intuition and to reach out if they have any concerns, suspicions, or if something just feels off. By working together and remaining vigilant, we can better protect you, ourselves, and our community from falling prey to fraudulent activities.

CUMBERLAND COUNTY FCU ANNUAL MEETING NOTICE

Tuesday, May 14, 2024

Embassy Suites

1050 Westbrook St.

Portland, ME 04102

6PM - 6:30PM

Refreshments will be served

President & CEO



Falmouth

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

Loan Fax
(207) 797-4924

(207) 878-3441

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

Phone Lines Open
Saturdays: 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



Don't Fall for Spoofing Scams!

Receiving an unexpected call about fraud on your account from a number that appears to be originating from your credit union, or another institution, can be alarming. But credit unions will NEVER contact you by phone and ask you to share account information. Don't fall victim to a phone spoofing scam! Keep your personal information private. When in doubt, hang up!



Protecting Your Accounts with Two-Factor Authentication

With the world becoming increasingly digital, online accounts have been a prime target of scammers and fraudsters attempting to steal people's personal information. The two most reported categories were imposter scams and online shopping scams. While passwords are the first line of defense in protecting personal information and preventing online fraud, they are a fragile defense. People can be lulled into a false sense of security by thinking their long, complex, hard-to-guess passwords are enough to keep them safe online. If an online retailer or service improperly stores passwords and has their server breached, the fraudster has access to all user passwords.

The second and much stronger line of defense for accounts is two-factor authentication. Also known as multi-factor authentication, it is an extra security step in the process of logging into an account. As usual, people enter either their username or email address—followed by their password. However, instead of being granted access to their account after successfully entering the password, the user needs to confirm their identity via another specified method. For example, the user may receive a text message or an email with a one-time code that must be entered to complete the login process. Other two-factor authentication methods include biometric information, such as fingerprint or facial recognition scanning.

Also, growing in popularity are authentication apps. The apps generate short codes that change on a regular basis. If the app is someone's method of two-factor authentication, they'll need to copy the code from the app to log in. This makes it much, much more difficult for fraudsters to gain access to accounts. Even if a fraudster was able to get their hands on someone's password, they still wouldn't be able to access their account without the user's personal device. With facial recognition or fingerprint scanning, they still wouldn't be able to access the account even if they had the password and device. In conclusion, take the few extra minutes to set it up and enjoy an added level of security.

Need a recreational loan?



Give us a call!
We'll help you figure out an affordable
payment with a low interest rate that
fits your needs.



207.878.3441 x250 MLS # 629493