

# The Quarterly

Fall 2020



## President's Message

On July 7th we re-opened our lobbies and welcomed members back into our branches. It was great to be open again! Although life is still far from where it once was, having our lobbies open gives us some form of normalcy. We want to sincerely thank you for the patience you have demonstrated while visiting our branches and for following our protocols while we continue working hard to keep everyone safe. We truly appreciate your efforts.

CCFCU has also seen an explosion in the use of our electronic services. As more of you utilize our online banking options, we continue to improve upon our remote services including refreshing our mobile app and our website. Be it in person or with our mobile technology, we thank you for adapting with us during the pandemic.

Respectfully,  
Scott Harriman

## Have you seen our new & improved Website?



On August 26th our new and improved website went live! You'll find it easier to navigate and now you can log on to Online Banking from the home page. Check it out at [www.mycfcu.com](http://www.mycfcu.com). Got questions? Contact our Call Center at 878-3441 ext. 260.

### HOLIDAY CLOSINGS

**Columbus Day Wkd**  
Saturday, Oct 10  
Monday, Oct 12

**Veterans' Day**  
Wednesday, Nov 11

**Thanksgiving**  
Thursday, Nov 26

**Christmas**  
Thursday, Dec 24  
Closing at 1pm  
Friday, Dec 25

**New Year's Day**  
Thursday, Dec 31  
Closing at 1pm  
Friday, Jan 1



**Holiday Club Account Transfers** will be made on Friday, October 9, 2020 (10/9/2020).

The transfer will move your funds into your savings account unless you have previously requested a transfer to your checking account.

**BRANCH HOURS**

Mon-Thurs: 8:30 - 4:30  
 Friday: 8:30 - 5:00  
 Saturday: 8:30 - 12:00

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**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 04062  
 (207) 846-5076  
 Fax (207) 846-4964

**Westbrook**

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

**Falmouth Operations Center**

101 Gray Road  
 Falmouth ME 04105  
 (207) 878-3441  
 Fax (207) 878-5327

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Mon-Thurs: 8:30 - 4:30  
 Friday: 8:30 - 5:00  
 Saturday: Closed

**www.mycfcu.com**

**CU\*Talk 1-800-870-7190**



**Why You Should be Using the “Pays” – Apple, Google (Android), and Samsung Pay**

Do you have a smartphone? Are you looking to simplify how you make payments? Apple Pay, Google Pay, and Samsung Pay are mobile wallet apps that allow you to conveniently make purchases with your phone. Here are a few reasons why:

**Increased Security** - All data stored within the Pay apps are encrypted. That means all of your sensitive information like credit card and personal identification numbers aren't transmitted while making a payment. Instead, random transaction codes that can't be duplicated and rely on certain security features are used to authorize payments. The security features could be a password, fingerprint detection, or even facial-recognition technology. If someone were to steal your physical wallet, they would have immediate access to your cards. If someone were to steal your phone and attempt to make purchases with one of the Pays, they would be out of luck due to the security features.



**Convenience** - When using one of the Pays, you can make your purchases quickly by tapping or holding your phone near a retailer's checkout terminal. You don't have to dig around your wallet or purse for your physical card. Additionally, the process is contactless. You don't need to sign or enter a PIN when making a purchase. This is an especially attractive option for those looking to limit contact with others amid the COVID-19 pandemic. Also, along with debit and credit cards, the Pays can store loyalty cards and gifts cards. This allows you to keep everything in one place without cluttering your wallet or purse.

**Awards** - When using your card, do you receive cash back or other rewards from your local credit union. If so, you'll still receive those awards when using your card through Apple Pay, Google Pay, or Samsung Pay.



After considering these benefits, you will probably ask yourself why you've waited so long to download a Pays app on your mobile device. If you need help utilizing the Pays, reach out to us for assistance.

**Review Your Monthly Bills – Can You Save Some \$\$\$?**

1. Downsize your cell phone bill. Check recent statements to see if you are buying minutes or megabytes you don't use – or are paying extra because you're exceeding your plan limits. Also, check out smaller carriers or consider choosing a prepaid plan.
2. Are you paying for more auto insurance than you need? Study the declarations page of your policy for possible savings. Have you changed your commute? Could you boost your deductible? Consider asking for competitive quotes at [www.insurancerates.com](http://www.insurancerates.com), [www.geico.com](http://www.geico.com), or [www.progressive.com](http://www.progressive.com). If their premiums are lower, ask your insurance agent to meet or beat them.
3. Scrutinize “free shipping” memberships. On Amazon.com, for example, qualifying items ship free when you spend \$35 or more. By consolidating your purchases accordingly, you wouldn't need a Prime membership.
4. Check your credit card fees. Have you been paying annual fees, credit insurance fees, etc? Can you reduce them by shopping around, or eliminate them with better money management?

If your research indicates a need for accounts that better suit you now and in the future, chat with us. That's why we're here – and we're ready to provide new solutions that reward your improved financial insight.

