

## Lobbies Open & Expanded Hours Effective April 5, 2021



### Branches and Contact Center

Mon - Wed 8:30-4:30pm

Thu & Fri 8:30-5:30pm

Branches Closed on Saturdays

Contact Center Phone Lines Open Saturdays 8:30-1pm

Questions? Call Us @ (207) 878-3441



### Mobile Banking: Keeping it Convenient and Safe!

You know that Mobile Banking with CCFCU is a convenient way to access your account wherever you may be. And, while Mobile Banking with us is also safe and secure, there are some simple rules you can follow to ensure that your private information stays that way:

- Never send your account information or password via text message or e-mail
- Know that public internet connections are not always secure; before you log into your account, make sure you're not connected to a public network
- Avoid using your phone to visit any websites that seem illegitimate – even if there is just a hint of doubt
- Avoid clicking on hyperlinks embedded in emails
- Create complex user passwords
- Keep your phone password protected



### President's Message

I am excited to announce our lobbies are re-opening on Monday April 5th. As vaccines roll out and COVID cases in Maine remain stable we are optimistic our lobbies will remain open. We are excited to welcome our members back. Please stop in and say hi.



I want to again thank you, our members, for your patience and understanding during the pandemic. Over the last 12 months, despite the uncertainty in the world member deposits at CCFCU have increased over 25%. We appreciate the trust you placed in CCFCU during these tough economic times. We are proud to be your local credit union and will work hard to continue to earn your trust.

Scott Harriman  
President & CEO

### HOLIDAY CLOSINGS



**Patriots' Day**  
Saturday, April 17th  
Monday, April 19th



**Memorial Day**  
Saturday, May 29th  
Monday, May 31st

**Independence Day (Observed)**  
Monday, July 5th

**Falmouth  
Contact Center**

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

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

Mon-Wed: 8:30 - 4:30  
Thu & Fri: 8:30 - 5:30  
Saturday: 8:30-1:00

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

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

**www.mycfcu.com**  
**CU\*Talk 1-800-870-7190**



**Getting a Good Car Deal**

If you're in the market for a new car, now could be a great time to get a good price. To save when you buy your wheels, follow these steps:



**Line up your financing with us.** When we prequalify you for a loan, you'll not only know your target price range but will also gain negotiating clout. Dealers know prequalified buyers are serious. Give us a call at 207-878-3441 and we can prequalify you right over the phone!

**Time your purchase.** Aim for the end of the month if you're looking for a deal, says Edmunds.com. Also consider scheduling your visit early in the week, when there are fewer customers and the sales staff is apt to be more attentive.

**Deciding where to buy.** It's best to get quotes from several dealers, either online or offline. Definitely check out the finalists in person. Trust your gut. If you don't like the way you're treated, go elsewhere.

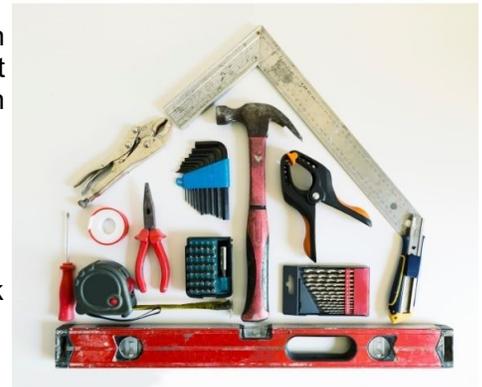
**Evaluate the total cost.** To make the monthly tab more affordable, the dealer may propose stretching out repayment over five or six years. But your car may not be worth much by the time you pay it off—and in the meantime, you'll hike your total borrowing cost. With a 3% loan, for example, you'd pay \$1,561 in interest to borrow \$25,000 for four years. Change that to six years, and your interest would go up to \$2,348.

**Don't automatically agree to an extended warranty.** Dealers love to sell this add-on. But if you check with us, we can offer you a discounted rate.

Once you find the right vehicle at the right price, we'll make the financing easy. In most cases, funds are available the same day. Just call us at (207) 878-3441 ext.250.

**5 Ways to Freshen Up Your Home**

Getting tired of your house? There are ways to freshen up your home's appearance without spending much at all. Try these low-cost ideas to make over the room whose sameness annoys you most:



**1. Scrub everything that will hold still.** First, store or give away any items with no sentimental value. Wash walls and window coverings, deep-clean rugs, and install brighter light bulbs. Right away, everything will look newer and more interesting. Budget: \$35 for lights and cleaning supplies; \$25 to rent a carpet cleaner.

**2. Rearrange the furniture.** Simply changing around the tables, couch, and chairs can be a real mood-brightener. You might exchange some furniture with a different room. Try swapping wall décor, too. Or look for inexpensive artwork in a secondhand store unlike anything you've ever bought before. Budget: \$20 to \$30.

**3. Try different tricks that delight the eye.** Replace old throw cushions with a scattering of bright new ones from a discount store. Budget: \$75 or less for cushions.

**4. Paint the walls a completely different color.** Start by buying several tester-size cans of different hues. Daub patches on the walls, then live with them for a few days under various light conditions. Budget: About \$4 per tester can; \$100-\$200 for enough paint to cover the room.

**5. Replace one piece of furniture.** A lamp perhaps, or a chair or rug. Instead of buying new, see if you can find something suitable in storage or in a thrift store that might only need cleaning, refinishing, or reupholstering. Rehab it so that it becomes the new focus of the room. Budget: Under \$100.