

# The Quarterly

Summer 2020



## President's Message

I hope this message finds you well as Maine begins to re-open. Some things have changed over the last 3 months at CCFCU, but one of the many things that has stayed the same is our commitment to helping you, our members. As an essential business, CCFCU was able to remain open and safely do business at our drive-thru locations. Our Service team greeted you at the drive-ups and our Call Center and Loan Servicing teams answered your calls quickly and efficiently.

In the last 3 months we have e-signed millions of dollars in loans, notarized hundreds of documents, and opened numerous new accounts without members having to physically come into a branch. We've averaged 5,000 electronic check deposits a month through our mobile app and ATM's and have been working with members to extend their loan payments, waive late fees, and provide mortgage forbearance when needed.

As your local, trusted credit union, CCFCU's

goal is to always be there for our members and our communities. We hope that you feel we have. Stay safe and enjoy summer.

Respectfully,

Scott Harriman

### HOLIDAY CLOSINGS

**Independence Day**  
Saturday, July 4th

**Labor Day Weekend**  
Saturday, Sept 5th  
Monday, Sept 7th

## New Westbrook Branch Opening August 10th!



We are so excited to announce the move of our Westbrook location to 150 Main St (the former Tim Hortons)! The official opening date is August 10th. We can't wait to offer you drive-thru service at our new full service branch. Be sure to check out our Facebook page for the latest photos and information!

### Mobile Banking: Keeping it 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, such as in a coffee shop
- 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

### Have you updated your CCFCU mobile app to version 4.0?

If you haven't updated to the new version of the CCFCU app or have been waiting to try it, now's the time! This release includes: full iPad support and optimization, Quick Links on the home screen, your Message Center in the app (only available on desktop before), New Searchable Assist, and eDoc signature integration! Visit our website to download the app!

**BRANCH INFO**

**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**

**NEW LOCATION**

**August 10th!!!**

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

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

**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.myccfcu.com](http://www.myccfcu.com)

CU\*Talk 1-800-870-7190

Like Us on  
Facebook!



**Apply Online for Medicare**

Did you know that you can apply online for Medicare, even if you are not ready to retire? Applying online can take less than 10 minutes. There are no forms to sign and usually no required documentation.

Visit [www.socialsecurity.gov/benefits/medicare](http://www.socialsecurity.gov/benefits/medicare) to begin. There, you can apply for Medicare and find other important information. If you're eligible for Medicare at age 65, your initial enrollment period begins three months before your 65th birthday and ends three months after that birthday. Some Medicare beneficiaries may qualify for Extra Help with their Medicare prescription drug plan costs. To qualify for the Extra Help, a person must be receiving Medicare, have limited resources and income, and reside in one of the 50 states or the District of Columbia.

For more information on Extra Help, read [www.socialsecurity.gov/pubs/EN-05-10525.pdf](http://www.socialsecurity.gov/pubs/EN-05-10525.pdf). You may also be interested in reading these publications:

- Apply Online for Medicare — Even if You Are Not Ready to Retire [www.socialsecurity.gov/pubs/EN-05-10530.pdf](http://www.socialsecurity.gov/pubs/EN-05-10530.pdf).
- When to Start Receiving Retirement Benefits [www.socialsecurity.gov/pubs/EN-05-10147.pdf](http://www.socialsecurity.gov/pubs/EN-05-10147.pdf).

Helping a friend or family member with this information can improve the quality of their life. Share these resources with someone you love today.

**Be aware and exercise caution.**

In general, no government agency or reputable company will call or email you unexpectedly and request your personal information, or request advance fees for services in the form of wire transfers or gift cards. Build a habit of verifying the identity of anyone who asks for your personal information over the phone, and say you will respond through the entity's customer service channels.

If anyone pressures you to provide information or money over the phone, or you receive a letter, text, or email that you believe to be suspicious, about an alleged problem with your Social Security number, account, or payments, hang up or do not respond. It's most likely a scam. Please report it to the Office of the Inspector General at <https://oig.ssa.gov>.



**Do You Know How Our VIP Rewards Program Works?**

There are many benefits to being a credit union member. From fewer and lower fees, to knowing you are an owner of your financial institution, it feels good to know you are a member of an organization that truly cares about you and is there to help you on your road to financial success!

As a member of CCFCU you know we have those benefits and more! With our VIP Member Rewards Program, you are given the opportunity to earn or redeem points for lower loan rates, higher share certificate rates, reduce fees, and CCFCU merchandise. Be sure to check out our VIP Catalog on the website - [www.myccfcu.com/benefits/member-rewards!](http://www.myccfcu.com/benefits/member-rewards!)

Our VIP Member Rewards Program rewards you based on the number of CCFCU products and service you use. Points are then used to determine your reward level and accumulate monthly to be redeemed for various discounts or rewards of your choice, including the ones shown here.

