

The Quarterly

SUMMER 2021

Improved Online Banking and Mobile Banking coming later this summer!



It's Me 247 is getting an upgrade and regardless of whether you log into It's Me 247 online banking via your phone, tablet or home computer, the overall look and feel will appear uniform across all platforms. The new log in screen will be similar to the one here to the left and will be switched over in late August. **Please note:** The new version of It's Me 247 Online Banking will not be supported on Internet Explorer 11.

Mobile Banking will be updated soon after. There will be more functionality and ease of use in several areas including account views. We will be sending more information and frequently asked questions as soon as they become available.

What's Your Mortgage Rate?

If you haven't refinanced your home since 2019 or later, give us a call. We guarantee we can save you \$\$\$!



- No Application Fee
- Low closing costs
- Low Rates
- Quick & Easy Process



Kash Keezer
NMLS#1662990



Kelley Duchesne
NMLS#506326



myccfcu.com/mortgages/

207-878-3441 ext. 232
mortgage@myccfcu.com

HOLIDAY CLOSINGS

Independence Day (Observed)

Monday, July 5th

Labor Day Weekend

Saturday, Sept 4th

Monday, Sept 6th

President's Message

The world sure looks different than it did a year ago, and as your local financial partner, we are working harder than ever to ensure that we are meeting your needs and providing the very best in member service.



The summer of 2021 is cause for extra celebration. Birthday parties, sporting events and dining out; the simple things we took for granted now have extra meaning. The economy is booming in Maine and life is slowly returning to normal. During this time of economic change please consider CCFCU for any lending needs you may have, our team is ready to serve you. Thank you for the trust you place in CCFCU.

Have a safe and happy summer!

Scott Harriman
President & CEO

*** New ATM Limits***

As of June 4, 2021, VISA Debit Cardholder limits at ATMS are now \$1,010 and Point of Sale limits at \$3,000 for a daily total of \$4,010. ATM only cardholder limits remain the same with a \$510 limit at the ATM, Point of Sale at \$2,000 for a daily total of \$2,510.



Whoopie Pies for Teacher Appreciation

(l to r - Ryan Grund, Jennifer Farr "The Baker", Kelley Duchesne, Kash Keezer and Arlene Bragdon) Since we were unable to do our annual Teacher Appreciation visits last fall, we thought we would drop off some treats to a few of our teachers at the end of the school year. They have all been very appreciative. Our own Jennifer Farr baked, assembled, wrapped and labeled 2600 whoopie pies! Thank you Jen!



**Falmouth
Contact Center**

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

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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**

BRANCH HOURS

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

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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 04096
(207) 846-5076
Fax (207) 846-4964

Westbrook

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

www.myccfcu.com

CU*Talk

1-800-870-7190



Drive it? Sure! Own it? Maybe

Should you buy your next vehicle or lease it? It's like the debate about buying a home versus renting. Leasing a car, like renting a house or apartment, costs less and lets you move to something new when the lease ends – no strings attached. Buying usually entails higher monthly payments, but once the loan is paid off you own something of value.

Which would be a better deal for you: buying or leasing? Here are the main differences at a glance:

Consider buying if you...	Consider leasing if you...
Want to keep the vehicle after the loan is paid off	Prefer driving a new or late-model vehicle all the time
Look forward to making the last payment	Don't mind starting new payments when the lease ends
Have "okay" credit or better	Have good-to-excellent credit
Will probably put a lot of miles on it	Won't drive more than 12,000 to 15,000 miles a year
Can offer a down payment or trade-in, or even pay cash	May or may not make a down payment
Are easygoing about maintenance	Are meticulous about maintenance
Need it for business and can qualify for a tax deduction	Need it for business and can qualify for a larger business tax deduction
Want to customize it with detailing or special features	Are okay with not making any alterations
Realize that buying a vehicle will cost more per month than temporarily leasing it	Want lower monthly payments (or a more expensive car for the amount you pay)
Want the flexibility to sell or trade it in any-time	Like the ease and simplicity of exchanging the vehicle for a new one when the lease ends

Do you have your auto loan or mortgage with us? If not, give us a call and see if we can improve your rate! It's so quick and easy right over the phone! Let's see if we can save you some money! Call 207-878-3441 and speak to one of our experienced loan officers.

The Effect of Hard Pull and Soft Pull Inquiries on Your Credit

Unlike hard inquiries, soft inquiries won't affect your credit score in any way. Use the below lists when trying to determine whether or not your score will be negatively impacted:

Soft Pull

- Checking your own credit score
- Employer background check
- Credit card pre-qualification offer, which occurred without an application
- Getting an insurance policy
- Getting a cable, internet, or utility account

Hard Pull

- Applying for a credit card
- Applying for a student loan
- Applying for an auto loan
- Applying for a mortgage loan
- Applying for a personal or business loan