



## Member Spotlight: Tom's New Wheels!

"Buying a car is my least favorite experience in the world. But with Alan's help, it was good... very good!" said long-time member Tom M. of his recent experience working with Auto Buying Consultant Alan Ramsdell and financing his new car at cPort. "You're always thinking 'Am I getting a good deal? Am I not getting a good deal?' I called Alan and I was very, very impressed."

Tom joined Government Employees Credit Union in 1976, and he considers himself a happy, long term member. He came to cPort for an Auto Loan after his car died unexpectedly, and worked with Augusta Member Service Representative Theresa Bliss. Tom reached out to Alan at Theresa's recommendation. They worked together to determine what kind of car he wanted based on cost and resale value. "He gave me the courage to go in. He gave me hints and pointers, and I would highly recommend him to anybody. I got a good deal."

Tom used a dealer right across the street from the Augusta branch. "I called Theresa, and I told her 'I'm coming over' and she said, 'I'll have your check ready in 5 minutes!' I drove over in the new car, I got the check, I brought it back to the dealer and it all went very, very smoothly."

"I have nothing but good things to say," says Tom. "I don't want to do it again too soon! But if I had to, I'd use cPort and I'd use Alan. There's something to be said about using a local financial institution."



## AUTO LOANS - BUY OR REFINANCE

**OCTOBER  
ONLY!**

with rates as low as

**1.99% APR\* for 60 months!**

\*annual percentage rate

For more information, visit [cportcu.org](http://cportcu.org) or give us a call at 1-800-464-0253!

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# Message from the CEO



This summer, we hosted our membership appreciation Casco Bay Cruise, cPort Night at Sea, on August 2<sup>nd</sup>. On what turned out to be a perfect Maine summer evening, we said “thank you” to members with a sold-out night of dinner and dancing on the Bay Mist. The Member Appreciation Week that followed on August 3-7 was a big hit with Gusto’s food truck, live music, and prizes at each branch. I always enjoy chatting with our members at those events. It’s great to build connections and hear how we can better serve you!

cPort was the first credit union to introduce Apple Pay in May. As a member, you can now add your cPort debit and credit cards to Apple Pay on your iPhone 6 or iPhone 6 Plus to make easy, secure, and private payments at participating stores! At cPort, we strive to deliver the best financial experience to our members, and

that includes being on the leading edge of breakthrough technology.

We hope you are enjoying cportcu.org’s fresh look! I encourage you to take a look at our new blog and see what we’ve been up to at cPort. Also, simplified navigation and responsive screen design are great features that we are confident will improve your website experience. Don’t forget to sign up for our cPort eNewsletter for the first look at special offers, monthly updates and happenings, and real-time snow closures for our branches.

As the days grow cooler this fall, many of us turn our focus to our home heating options for the winter. At cPort, we offer great rates on energy loans, which can help you finance your heating fuel for the winter, purchase a new furnace or heating system, or even buy an Energy Star

appliance. For more information, give us a call at 1-800-464-0253 or apply online for an Energy Loan today!

Please feel free to get in touch with me directly at 253-4111 or eardito@cportcu.org, or let any of our staff know, any thoughts, questions, or suggestions you may have about your accounts at cPort. Thank you for your membership, and enjoy your fall! Please call 1-800-464-0253 with any questions.

Gene Ardito  
President & CEO

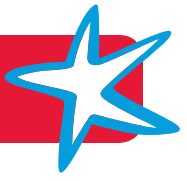


## Change to cPort’s Membership Agreement

We have amended our Membership Agreement (in paragraph 4) in regard to “Payable on Death” accounts. We have clarified that, upon the death of the last account owner of a “Payable On Death” account, the proceeds from the account will accrue to the beneficiaries/payees named on the account “in equal and undivided shares” in the event that more than one beneficiary/payee is named. We made this change so that our Membership Agreement aligns with the provisions of Maine’s Probate Code.

**Please call 1-800-464-0253 with any questions.**

# Refer a Friend to Join cPort!



We invite you to refer someone you know – a friend, family member, or co-worker – to join cPort. If you have a friend or neighbor who is shopping for a car or home loan or looking for fee-free checking, you can earn \$50!\*

Simply complete a Refer-A-Friend Form at a branch. Then, have your friend bring the form to any cPort branch. Every friend who joins and opens a checking account earns you another \$50! And your friends? They get a great new banking relationship and a \$50 bonus when they set up Direct Deposit\*, thanks to you!

\*Some restrictions may apply.

## cPort Night at Sea & Membership Appreciation Week Recap!

At cPort, we take time to thank our members, because without you, we wouldn't be one of Maine's fastest growing credit unions! On Sunday August 2<sup>nd</sup>, we hosted a sold-out cruise on Casco Bay with a scenic tour, a packed dance floor, and a delicious buffet dinner. We even gave out gifts to every member and drew raffle prizes!

After cPort Night at sea, during the week of August 3-7, cPort celebrated Membership Appreciation Week! Each branch hosted Gusto's Food Truck serving up hot dogs, cheeseburgers, veggie burger, and fries! The celebrations featured live music, \$100 daily prizes, cPort giveaways, and a grand prize of \$250! Be sure to join us for next year's events and check out our Facebook page for more photos!



## Earnie's Summer Adventures!

Earnie the Starfish had a very busy summer this year! He hung out with Slugger at Hadlock Field for Portland Sea Dogs games, dished out SnoKones at Augusta's Whatever Festival and Scarborough's SummerFest, danced his way through some concerts in the park, and even hung out at a Rotary Touch-A-Truck event in Scarborough!







# Stay warm this winter with a cPort Energy Loan!

Energy Loans are low-interest, fixed rate loans available for homeowners looking to purchase heating fuel, finance energy efficient renovations, or purchase an Energy Star appliance or similar products. With an Energy Loan, you can rest easy knowing you'll be warm this winter!



Apply online today at [cportcu.org](http://cportcu.org)  
or call us at 1-800-464-0253  
for more information!



**NOTICE: MEMBER'S CHOICE® Credit Life and Credit Disability Insurance is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel coverage at any time by contacting cPort Credit Union.**



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Equal Housing Lender



**Portland Riverside Branch**  
50 Riverside Industrial Pkwy  
Portland, ME 04103  
Tel: 207-878-6200

**Portland Forest Avenue Branch**  
285 Forest Avenue  
Portland, ME 04101  
Tel: 207-200-2300

**Lobby Hours**  
Mon.–Thurs., 8:00 am–5:00 pm  
Friday, 8:00 am–6:00 pm  
Saturday, 8:00 am–Noon

**Augusta Branch**  
399 Western Avenue  
Augusta, ME 04330  
Tel: 207-623-1001

**Scarborough Branch**  
313 US Route 1  
Scarborough, ME 04074  
Tel: 207-883-2448

**Drive-up Window Hours**  
Mon.–Thurs., 7:30 am–5:00 pm  
Friday, 7:30 am–6:00 pm  
Saturday, 8:00 am–Noon

**Holiday Closings**  
*Reflects Federal Reserve Board Closing Schedule*  
October 12<sup>th</sup>, Columbus Day  
November 11<sup>th</sup>, Veteran's Day  
November 26<sup>th</sup>, Thanksgiving Day  
December 24<sup>th</sup>, Closed at 1pm  
December 25<sup>th</sup>, Christmas Day

**CUPhone:**  
Tel: 207-878-6214  
Toll-Free: 1-888-306-0033

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