

cNotes

Fall 2016

Now is a great time to find your dream car



★ EXTENDED THROUGH OCTOBER

85th Anniversary

AUTO LOANS ★

As Low As **1.85%** APR*
Up to 60 Months

★

Take advantage of great pricing this fall as dealerships slash the prices on their vehicles to make room for the coming year's models! You can also use our Auto Buying Consultant to help find the best car for you at the best price.

Or, if you have a car loan at a higher rate somewhere else, refinance your loan at cPort!

For more information

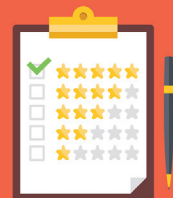
Call us at 1-800-464-0253, email info@cportcu.org, or stop in to one of our branches for more information about Auto Loans.

*Annual Percentage Rate. Offer not valid on existing cPort Auto Loans.

Take our Member Survey

At cPort, our vision is to deliver the best financial experience to our members. With your feedback, we can continue to improve your experience! Through October 31st, please visit cportcu.org or one of our branches to take our brief, 10-question survey to let us know how we can better serve you.

Tell us what
you think!



Message from the CEO

I hope that you are enjoying the crisp air and brightening colors as Autumn arrives in Maine. Looking back on this summer, it was a fun and eventful season for cPort. We hosted Member Appreciation Week with the Mainely Burgers food truck, live music, and prizes at each branch! One lucky member won the grand prize of two tickets to the New England Patriots for their September 18th game. We capped off a great week with a sell-out crowd and a gorgeous Maine evening on our Casco Bay Cruise, cPort Night at Sea.



Fall is a beautiful time of the year, and the changing seasons make living in Maine so special. We have also been instituting change at cPort in an effort to deliver the best financial experience to our members. We hope you are enjoying cPort's new eBanking system and are growing comfortable with its new and different features. Thank you for your membership, your feedback, and for your patience as we work out any kinks in the new system. We're here for you if you need any help or have any questions about eBanking. Call us at 1-800-464-0253, contact us on our website, or stop into your local branch.

**"The
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As the days grow cooler this fall, whether you're planning ahead for the holidays, weatherizing your home for winter, or looking to buy a new car or truck, cPort has a financing solution for you. Our dedicated staff will listen to your needs and work with you to find the best loan for you—or, if you're ready to apply for a loan now, you can apply online any time. We're here to help you reach your financial goals.

Lastly, I hope you'll respond to our member survey either online or in a branch. We use the results of the member survey to help guide our member service efforts in the future. You can also 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!

Gene Ardito
President & CEO



Free Financial Planning Seminar Retirement Planning for the Federal Employee

Certified Financial Planner, Gary Slipp, of Northeast Planning Associates, Inc., leads an informative discussion of the important decisions that all federal employees need to make regarding their benefit package (CSRS and FERS).



Anyone within five years of retirement should consider attending one of these sessions.

Gary will cover these key topics:

- Making the Lifetime Annuity/Pension Decision
- My Thrift Savings Plan (TSP) Options
- My Life Insurance Options
- Long Term Care
- Social Security

Dates and Locations:

Portland Branch:
285 Forest Avenue
Tuesday, October 18, 5:30 PM

Augusta Branch:
399 Western Avenue
Wednesday, October 19, 5:30 PM

Space is limited, so we encourage you to RSVP today!

Please call 1-800-464-0253 or email info@cportcu.org.

Financial Planner offers advisory services through Northeast Planning Associates, Inc. (NPA), a registered investment advisor. Securities offered through LPL Financial, member FINRA/SIPC. Credit union, NPA, and LPL Financial are not affiliated. Products and service provided: are NOT federally insured, are NOT obligations of the credit union, are NOT guaranteed by the credit union, and may involve investment risks including possible loss of principal.



Earnie's Summer Adventures

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

Energy Loan Rates start as low as 2.99% APR*

*Locking in this winter's heating fuel plan?
Springing for that new wood pellet stove?
Want to increase your home's energy efficiency?*

Ask us about our Energy Loans!

Energy Loans are unsecured, 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. Apply online today at cportcu.org or call us at 1-800-464-0253 for more information!

*Annual Percentage Rate.



cportcu.org
Toll free: 1-800-464-0253
CUPhone: 1-888-306-0033

Be sure to swing by our branches on Halloween



BRANCHES

Portland Forest Avenue

285 Forest Avenue
Portland, ME 04101
P: (207) 200-2300

Portland Riverside (Main Office)

50 Riverside Industrial Parkway
Portland, Maine 04103
P: (207) 878-6200

Augusta

399 Western Avenue
Augusta, Maine 04330
P: (207) 623-1001

Scarborough

313 US Route 1
Scarborough, Maine 04074
P: (207) 883-2448

Lobby Hours

Monday – Thursday:
8 am – 5 pm
Friday: 8 am – 6 pm
Saturday: 8 am – 12 pm

Drive-up Window Hours

Monday – Thursday:
7:30 am – 5 pm
Friday: 7:30 am – 6 pm
Saturday: 8 am – 12 pm

Federally insured by NCUA
Equal Housing Lender
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The articles in this publication are for general information only and are not intended to provide specific advice or recommendations for any individual. We suggest you consult your attorney, accountant, financial or tax adviser with regard to your individual situation.



Stop in to your local cPort branch (or all of them!) on Monday, October 31st, to check out our costumes for our annual Halloween costume contest! Cast your vote on our Facebook page by liking, commenting on, or sharing your favorite branch's photo! Voting will open at noon on Monday, October 31st, and we will announce a winning branch on Tuesday, November 1st! We hope you'll stop in for some Halloween fun!



GOOD NEWS

Pretty soon you'll be able to pay with your cPort Visa® card using Samsung Pay.™



COMING SOON

Pay confidently on the go with Android Pay.™



Learn more at cportcu.org.

Holiday Closings

(cPort's Holiday Closings are determined by the Federal Reserve's.)

October 10th - Columbus Day

November 11th - Veterans Day

November 24th - Thanksgiving Day

December 24th - Closed at 12:00pm

December 26th - Christmas Day (observed)

January 2nd - New Year's Day (observed)