



Winter 2016

Hit the Reset Button on Debt today!

Is your debt stressing you out? You are not alone. Hit the Debt Reset button today with a Debt Consolidation Loan from cPort. With rates as low as 5.99% APR*, you could pay down your debt smarter and faster!

We can help you take the separate payments you're juggling and consolidate them into one convenient monthly payment that works for your budget. We'll work with you to find the best solution for your needs.

Ask us how you can get started today by calling 1-800-464-0253, emailing info@cportcu.org, or stopping in to a branch today! If you're ready to apply, visit us at cportcu.org!



Keep your home warm this winter!

cPort's Energy Loans are available for homeowners looking to purchase heating fuel, finance energy retrofits or upgrades, or purchase an Energy Star appliance or similar efficiency products. Energy loans are unsecured, low-interest, fixed rate loans designed to help reduce the overall energy costs of your home.

If you're ready to apply, visit us at cportcu.org!

Energy Loans

Rates as low as

2.99%
APR*



*Annual Percentage Rate

Message from the CEO

I hope you and your families had a healthy and happy holiday season. Let me take a moment to thank you, our valued members, for your continued support throughout 2016. 2016 was a record year at cPort in terms of member and asset growth and we owe that all to you for using our services and referring your friends and family to us. My fellow employees and I take our roles very seriously and are here to serve your financial needs.



We made several changes throughout 2016 in order to provide you with more convenient banking services. We rolled out a new eBanking system with many new features for all devices. While the overall package of eBanking services offer a significant enhancement, we recognize certain features of our previous system changed. We listened to your comments regarding the new system and are in the process of updating features to better serve your needs. Stay tuned for changes that will occur in the coming months as we further develop this important service.

We also implemented EMV chip technology in order to provide enhanced security when using your debit cards. We are one of the few financial institutions that provide instant issue EMV chip cards within our four branches. Should you not have a chip on your card presently, you will receive one in the mail as your expiration date approaches. Should you want an EMV chip card sooner than that, please call us or go into one of our branches and they will create one for you.

We also implemented Android and Samsung Pay services. We were the first credit union in Maine to offer Apple Pay and now with Android and Samsung pay you can use your phone to make easy, secure and private payments with no need for your wallet.

We celebrated our 85th year serving you, a tremendous accomplishment. We are the third oldest credit union in Maine and the oldest Portland based financial institution. We now serve nearly 19,000 members from our four branches and we look forward to many more years serving you as a financially strong and local credit union.

I wish you and your families a happy and healthy 2017. Your support and feedback is very much appreciated so I encourage you to contact me with any thoughts as to how we can serve you better. I can be reached directly at 207-253- 4111 or by email at eardito@cportcu.org.

Sincerely,

Gene Ardito
President & CEO

Save the Date! Annual Meeting

Wednesday, May 3, 2017
Riverside Branch, Portland
7:30 am

Join us for our Annual Meeting to hear reports on cPort's performance and activities in 2016 from our Board of Directors and President & CEO, and to elect our volunteer Board of Directors.

Continental breakfast and refreshments will be served.

All members are welcome!
Please RSVP to info@cportcu.org
or 1-800-464-0253 by Friday, April 21,
if you plan to attend.

FREE WORKSHOPS

FOR OUR MEMBERS



Banking Basics

Join us for a free Banking Basics workshop facilitated by cPort Member Service Representatives. In this one-hour session, we'll talk about:

- Savings and Checking Accounts
- Debit Cards
- Introduction to eBanking

We will also answer any questions you may have about getting started with your cPort account.

285 Forest Avenue, Portland Branch

Date: January 24th, 2017

Time: 12:30 - 1:30 pm

399 Western Avenue, Augusta Branch

Date: February 15th, 2017

Time: 12:30 - 1:30 pm

Guide to cPort's eBanking

Join us for a free eBanking workshop facilitated by cPort's eBanking Team! In this one-hour session, we'll talk about:

- How to use eBanking
- Key eBanking Features
- Benefits of eBanking

We will also answer any specific questions you may have about cPort's eBanking.

399 Western Avenue, Augusta Branch

Date: February 22nd, 2017

Time: 12:30 - 1:30 pm

285 Forest Avenue, Portland Branch

Date: February 23rd, 2017

Time: 12:30 - 1:30 pm

**Snacks
provided!**

Please email
info@cportcu.org
or call
1-800-464-0253
to reserve your
spot today!

Preventing Elder Financial Exploitation

Join us for a free workshop on preventing financial exploitation facilitated by cPort's Vice President of Compliance and Audit.

In this one-hour workshop, we will talk about ways to protect those you care about from financial exploitation.

285 Forest Avenue, Portland Branch

Date: March 15th, 2017

Time: 5:30 - 6:30 pm

399 Western Avenue, Augusta Branch

Date: March 21st, 2017

Time: 12:30 - 1:30 pm

Retirement Planning for the Federal Employee

Financial Planners Gary Slipp and James LeBlond lead a 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, to learn more about these key topics:

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

Space is limited for these events, so please RSVP today!
Call 207-282-6497 or email jleblond@northeastplanning.com.

399 Western Avenue Augusta Branch

Tuesday, March 28th, 5:30 - 6:30 pm

285 Forest Avenue Portland Branch

Wednesday, March 29th, 5:30 - 6:30 pm

Not NCUA Insured
No Credit Union Guarantee
May Lose Value

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



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.



Let us help you into your dream home

If you're thinking of kicking off 2017 by buying a new home or refinancing an existing mortgage, cPort has a full range of loan products and friendly mortgage experts to help you find the best loan for your needs.

All of our mortgage loan officers are dedicated to finding the right loan that will meet your specific needs. We can help you determine your mortgage needs and assist you with pre-qualification. Whether you are a first time home buyer or an experienced home owner, you will find a range of options to fit your budget and lifestyle.

We offer a full range of mortgage products including:

- First mortgages on primary residential homes, second homes, investment properties, 2-4 unit properties, condominiums, modular homes
- Fixed rate mortgages with terms from 5 to 30 years
- Adjustable rate mortgages (ARMs)
- Home Equity Line of Credit (HELOC)
- CU Promise loans
- Land loans

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 Home Loans!

National Mortgage Licensing System: cPort Credit Union Nationwide Mortgage Licensing System ID: 409174

Don't forget about your IRA Contributions this year!

For 2016, and 2017, your total contributions to all of your traditional and Roth IRAs may not exceed:

- \$5,500 (\$6,500 if age 50 or older)
- Your taxable compensation for the year, if your compensation was less than this dollar limit

**REMEMBER: The deadline
for 2016 contributions
is April 18, 2017.**

Holiday Closings (Federal Reserve Calendar)

January 2, New Year's Day (observed)
January 16, Martin Luther King, Jr. Day
February 20, Presidents' Day