

Getting Started with a cPort Home Loan

Whether you are a first time home buyer or an experienced home owner, cPort is here to help you with your next home purchase. We offer a wide range of mortgage options to fit your needs and lifestyle:

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

To help you determine what your mortgage needs are and assist you with pre-qualification, you'll have an initial conversation with one of our loan officers to answer a few general questions:

Do you have a down payment?

If you have, or are saving toward, a down payment for your home, that will help us guide you toward the mortgage product that will be the best fit for you. We offer products for 20%, 10%, and 3% down payments, and our mortgage partner CUSO Mortgage also offers 0% down payment options.

What is your budget for a monthly mortgage payment?

We'll talk to you about your monthly income and expenses to determine what loan amount you might qualify for and a monthly mortgage payment range you would be comfortable with.

When are you looking to buy?

Whether you're just starting out, or you have a specific home in mind, it's helpful for us to know what kind of home you're looking for. We can outline the process based on our regulatory timeframe.

We'll also let you know our general credit guidelines and what documentation you'll need to provide with your application. Ready to get started? Call us today at 1-800-464-0253 or email info@cportcu.org to speak with one of our loan officers.





Family Loans. For what matters most.

If you are like us, your family means the world to you. That's why we created the cPort Family Loan, so your investments in your family are more affordable than swiping your credit card. Whether you're saving up to have a baby, looking to adopt a new furry friend, or looking to relocate your elderly parent to a new home, we can help you with life's big moments.

For more information on Family Loans, or to apply today, visit us at cportcu.org or give us a call at 1-800-464-0253.

Tell us what you'd like to see in eBanking

At cPort, we strive to deliver the best financial experience to our members – whether you visit our branches or use our remote services like eBanking.

Please take a moment to tell us what you think of our eBanking system by completing our survey at cportcu.org/ebankingsurvey.

Your opinion matters and we want to hear it!



cPort's 2018 Calendar Photo Contest

Calling all photographers! We want to feature YOUR photos in our 2018 cPort Credit Union calendar, which we give to members in our branches for free each December. We will be choosing 12 photos to be included in the calendar, plus one Grand Prize winner will get \$150 and be featured on the cover of the calendar!

Photos must be at least 300 DPI and horizontally oriented.

To enter: Please submit digital photo entries to photo@cportcu.org by July 15, 2017.

Questions? For full contest guidelines, visit cportcu.org/photo.





Join us at cPort's 2016 Annual Meeting

**Wednesday, May 3rd, 2017
at 7:30 am
50 Riverside Industrial
Parkway, Portland**

Join us for our Annual Meeting to hear reports on cPort's performance and activities in 2016 from our Board of Directors and President. Continental breakfast will be served.

All members are welcome!
Please RSVP to info@cportcu.org
or 1-800-464-0253 by April 26th if
you plan to attend.

Message from the CEO

Happy Spring! Spring means longer days, warmer weather, and new growth. At cPort, it is through our loyal member referrals, feedback, and continued business that we as a credit union can grow. We grow by making connections, and we would like to thank our members for referring their family and friends to cPort by offering a \$75 Refer-a-Friend bonus year-round.



We hope you will join us for our Annual Meeting on Wednesday, May 3rd at 7:30 am. We will discuss cPort's performance and activities in 2016 and offer a light continental breakfast for guests. This is a great opportunity for you to come and enjoy the company of fellow members and leave with a door prize, too!

The spring marks the 10th year for our college scholarship program. cPort University has grown to reach 9 local schools in Portland, Augusta, and Scarborough. cPort employees will soon be reviewing over 1,200 application essays from students in grades 3rd-6th to select college scholarship recipients. We will share the results of this year's cPort University program on our website and Facebook page so our members can enjoy the impact of the program in our schools.

At cPort, our vision is to deliver the best financial experience to our members. To help you achieve your financial goals, we've introduced a few new offerings that I hope will add value to your membership at cPort. Citizenship Loans are now available to help members finance steps along the path to residency, asylum status, and citizenship. We are also hosting financial education workshops at our branches, facilitated by cPort staff, throughout the year on a variety of topics like "Banking Basics," "Guide to eBanking," and "Beginners' Guide to Home Buying."

I hope that you enjoy the warmer weather and longer days this spring in Maine. If you have any suggestions or questions about how cPort can better serve you, please feel free to contact me at 207-253-4111 or eardito@cportcu.org.

Sincerely,
Gene Ardito
President & CEO

FREE FINANCIAL EDUCATION

Check out these free, one-hour workshops offered to all cPort members!



To help you achieve your financial goals, we've created a suite of Financial Education Workshops, presented by cPort staff. It is our vision to deliver the best financial experience to our members, and we hope through these free, one-hour workshops, you will further your financial knowledge. We hope you will take advantage of these workshops, and bring along your friends and family, too.

If you would like to suggest Financial Education topics, we would love to hear your feedback. Please send your suggestions to info@cportcu.org and let us know what you are interested in learning more about! We are here to serve you and look forward to helping you reach your financial goals.

Beginners' Guide to Home Buying

Join us for a free workshop that covers the basics of home buying for beginners. In the one-hour workshop, we will cover:

- Debt to Income Qualifications
- Credit Guidelines
- Down Payment Options
- Loan decision process
- Loan program options

We will also do our best to answer any specific questions you may have about the home buying process.

285 Forest Avenue, Portland Branch

Date: Thursday, April 13th
Time: 5:30-6:30 pm

50 Riverside Ind. Pkwy, Portland Branch

Date: Tuesday, April 18th
Time: 12:30-1:30 pm

399 Western Avenue, Augusta Branch

Date: Wednesday, April 26th
Time: 5:30-6:30 pm



Guide to 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: Tuesday, April 11th
Time: 12:30-1:30 pm

285 Forest Avenue, Portland Branch

Date: Wednesday, April 19th
Time: 5:30-6:30 pm



WORKSHOPS FOR MEMBERS

If you'd like to attend, please sign up at cportcu.org/workshops or give us a call at 1-800-464-0253. cPort will provide pizza and drinks for all attendees!

Banking Basics Workshop

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.



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: June 14th, 2017

Time: 5:30-6:30 pm

285 Forest Avenue, Portland Branch

Date: Tuesday, May 16th

Time: 5:30-6:30 pm

399 Western Avenue, Augusta Branch

Date: Wednesday, May 17th

Time: 12:30-1:30 pm

Retirement Planning for the Federal Employee

Financial Planners Gary Slipp and James LeBlond lead a discussion about these key topics:

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

Please RSVP today! Call 207-282-6497 or email jleblond@northeastplanning.com.

399 Western Avenue Augusta Branch

May 23rd, 2017 | Time: 5:30-6:30 pm

285 Forest Avenue Portland Branch

May 24th, 2017 | Time: 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
CUPhone: 1-888-306-0033

Membership Appreciation Week is August 1-4!

To thank our loyal members, we're bringing you a week filled with fun at our Membership Appreciation events!

Each day, we will celebrate at a different branch with a free food truck lunch from 12:00-1:30. We will also have swag grabs, music, and a chance to enter for a different prize every day! You won't want to miss this!

Tuesday 8/1- Scarborough Branch (313 US Route 1, Scarborough)

Wednesday 8/2- Augusta Branch (399 Western Avenue, Augusta)

Thursday 8/3- Forest Avenue Branch (285 Forest Ave, Portland)

Friday 8/4- Riverside Branch (50 Riverside Industrial Parkway, Portland)



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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cPort Night at Sea 2017!

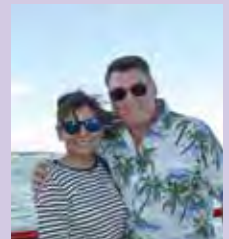
Sunday, August 6, 2017

The Bay Mist • Casco Bay Lines, Portland
5:00 – 8:00 pm • Tickets: \$20 per person

To finish off a great Membership Appreciation Week, join us for a night of dinner and dancing – at sea!

We are looking forward to another beautiful cruise around Casco Bay to say "Thank You" to our members! Enjoy the beautiful views of Casco Bay with dinner, raffle prizes, and dancing to music for all ages.

Tickets will go on sale on April 3, 2017, and will be available on a first-come, first-served basis. Purchase them at your local branch or by calling 1-800-464-0253.



Holiday Closings

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

May 29th, 2017: Memorial Day