

cNotes

Summer 2017

Membership Appreciation Week is August 1-4!

To thank our loyal members, we're bringing you a fun-filled week of Member Appreciation! 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, August 1: Scarborough Branch (313 US Route 1, Scarborough)

Wednesday, August 2: Augusta Branch (399 Western Avenue, Augusta)

Thursday, August 3: Forest Avenue Branch (285 Forest Ave, Portland)

Friday, August 4: Riverside Branch (50 Riverside Industrial Parkway, Portland)

cPort Night at Sea | Sunday, August 6

The Bay Mist • Casco Bay Lines, Portland • 5:00 – 8:00pm

Tickets: \$20 per person

To conclude 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 are available on a first-come, first-served basis. Purchase them at your local branch or by calling 1-800-464-0253.



Financial Education Workshops

Check out these free, one-hour workshops offered to all cPort 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 refreshments for all attendees!

Banking Basics Workshop

285 Forest Avenue, Portland Branch

Date: Tuesday, July 25th | Time: 5:30-6:30 pm

399 Western Avenue, Augusta Branch

Date: Wednesday, September 13th | Time: 5:30-6:30 pm

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.



Guide to eBanking

399 Western Avenue, Augusta Branch

Date: Wednesday, August 16th | Time: 12:30-1:30 pm

285 Forest Avenue, Portland Branch

Date: Tuesday, August 15th | Time: 5:30-6:30 pm

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.



Preventing Elder Financial Exploitation

399 Western Avenue, Augusta Branch

Date: Thursday, July 13th | Time: 8:30 am

Date: Wednesday, August 16th | Time: 8:30 am

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.



Beginners' Guide to Home Buying

285 Forest Avenue, Portland Branch

Date: Tuesday, September 12th | Time: 5:30-6:30 pm

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 answer any specific questions you may have about the home buying process.



Coming Soon: Health Savings Accounts

cPort will soon offer Health Savings Accounts (HSA)! HSAs are tax-deferred savings accounts used to pay for qualified medical expenses for you and your family. For more information about HSAs, please call us at 1-800-464-0253 or stay tuned to our website for details.

Message from the CEO



Summer in Maine has finally arrived, and at cPort, we're looking forward to a fun-filled summer in our communities and at our branches. I hope that you'll join us for Membership Appreciation Week at your local branch. Each year, I look forward to my conversations with members over burgers and hot dogs or on our Casco Bay Cruise – it's great to hear from our long-time, loyal members as well as from those who are brand new to cPort.

This spring, we concluded the tenth year of our cPort University scholarship program. Riverton School in Portland embraced the program in 2008, and through their leadership, we've been able to expand the program to nine schools in Portland, Augusta, and Scarborough. In ten years, students have written almost 6,000 essays, and we've awarded over \$60,000 in scholarships.

I'm proud of the meaningful impact we've had on so many students through cPort's long-term partnerships with teachers, principals, and administrators.

Just as I value strong relationships in our communities, I know that our members value strong, sustaining relationships with our staff at cPort. I enjoy hearing member stories like Anthony's experience working with Lydia in Scarborough (see the Member Spotlight on the fold-out page). Anthony's father introduced him to cPort as a child, and we've had the pleasure of serving their family's financial needs locally and remotely for 17 years.

The best form of praise we receive from our members is when you refer your friends, colleagues, and family to open accounts at cPort. To show our appreciation for your telling friends about cPort, we're offering a \$75 Refer A Friend bonus. If your friend joins cPort for a checking account, or to take advantage of our great loan rates and service, we'll deposit \$75 into your account.

Thank you, members, for choosing cPort for your banking. Please feel free to contact me at 207-253-4111 or eardito@cportcu.org if you have any thoughts or suggestions about how we can serve you better.

Sincerely,
Gene Ardito
President & CEO



HUSSEY CEREMONY



RIVERTON CEREMONY



PRESUMPCOT CEREMONY

cPort University 2017

In 2017, we held our cPort University scholarship program at nine elementary schools in Portland, Augusta, and Scarborough. In total, over 800 students submitted essays after attending a college aspirations workshop. We've awarded 98 students with \$100 college scholarships at ceremonies celebrating the dreams and aspirations of Maine's future leaders. We celebrated the 10th anniversary of the program at Riverton School in Portland. Since 2008, Riverton students have written more than 1,600 essays and awarded over \$16,000 in college scholarships. We are proud to have a sustaining partnership with Riverton School and to have impacted the aspirations of so many students in the past ten years. We look forward to many more!



REICHE CEREMONY



FARRINGTON CEREMONY



GILBERT CEREMONY



OCEAN AVE. CEREMONY



WENTWORTH CEREMONY



LINCOLN CEREMONY



MEMBER SPOTLIGHT:

Anthony's New Car

Anthony recently found himself in need of a new car. He was accepted into the Police Academy in Las Vegas and needed to drive cross-country to start training, but he wasn't sure that his old car would make the trip. A long-time member, he worked with Lydia at cPort's Scarborough branch to apply for a quick-turn-around car loan. "I really appreciate how much Lydia worked with me," Anthony said. "I would have been stuck in my old car. Buying a new car made my life a lot easier."

Anthony grew up in Portland and after graduating from Husson College, he set his sights on serving on the Las Vegas Police Force because they have one of the best full-time SWAT (Special Weapons and Tactics) teams in the country. He graduated from the Academy this spring and has been commissioned on the force for about eight weeks. "I love it, but it's crazy," said Anthony of his experience so far. To continue pursuing his goal of working for SWAT, he'll need to continue working for several years as an officer to gain experience and get additional qualifications.

"I've been with cPort since I was 9," Anthony says. "Even though I'm out here in Las Vegas, I don't think I'll ever close my account down."



Same-Day ACH Debits: What This Change Means for You

The Federal Reserve will start processing same-day ACH (Automated Clearing House) debits starting on September 15, 2017. This will reduce the lag-time between when you make an electronic transaction and when the money clears your account. For example, if you pay your cable bill in the morning, the funds could be cleared from your account before 5:00 the same day. Retailers can also opt to convert checks to ACH, so this change could impact check transactions, as well.

3 Tips to be Prepared

1. Don't Assume Funds Will Clear the Day After Purchase

Habits can be hard to break. Get in the habit now of planning for funds to clear at the time you make a payment.

2. Check Your Account Balance

Keeping a low balance can have a negative impact in the event a same-day ACH debit overdraws your account and is returned or incurs a fee. Even with courtesy pay, keeping your account balance at a level that supports your spending is the best way to keep your account in the green.

3. Ask us Questions

We are here to help! As always, please contact us at 1-800-464-0253, send us a secure message through eBanking, or stop into our branch to ask any questions that you may have!

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.

cPort Mortgages & Home Loans

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

We offer a full range of mortgage products including:

- First mortgages on primary 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)
- CU Promise loans
- Land loans

To learn more about cPort's mortgages and home loans, or to apply, call us at 1-800-464-0253, email info@cportcu.org, or stop into one of our branches.



Protecting Your Financial Information

For an increased level of account protection, we are offering a new account password option for branch and phone transactions. The next time you visit a branch, fill out a password form with a teller or member service representative. We'll then be able to ask you that password for phone transactions as an added level of security.

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

July 4: Independence Day
September 4: Labor Day