

cNotes

Fall 2017

Auto Loan Rate Special Extended

We've extended our Auto Loan Rate Special as low as 1.85% APR* for up to 60 months through October! Take advantage of great pricing this fall as dealerships slash the prices on their vehicles to make room for the coming year's models! 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

Best Places to Work

cPort Credit Union was recently named as one of the 2017 Best Places to Work in Maine. "I'm proud that cPort has earned this recognition," says cPort's CEO, Gene Ardito. "Our vision at cPort is to deliver the best financial experience to our members, and we need to attract and retain the best employees to serve our members. The Best Places to Work in Maine assessment is an excellent independent measure of cPort's employment practices, and it's an honor to be on the list among some of Maine's top companies."



The awards program was created in 2006 and is a project of the Society for Human Resource Management – Maine State Council (MESHRM) and Best Companies Group.

cPort will be recognized at the Best Places to Work in Maine awards ceremony on October 10 and will be listed in a special publication by Mainebiz. The final rankings will be announced at the event.

Thanks to all of our wonderful employees for making cPort such a great place to work!



Message from the CEO

Happy Fall! It's hard to believe, but another beautiful Maine summer has already come and gone. While I love the summer, fall is also a beautiful time of the year and the changing seasons are what make living in Maine special. This summer was a fun and eventful season for cPort. We hosted Member Appreciation Week with a food truck, live music, and prizes at each branch! On what turned out to be a perfect Maine summer evening on Casco Bay, We said "thank you" to members with a sold-out night of dinner and dancing on the Bay Mist.

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!

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

Holiday Closings

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

Columbus Day

Monday, October 9th, 2017

Veterans Day

Saturday, November 11th, 2017

Thanksgiving Day

Thursday, November 23rd, 2017

Christmas

Monday, December 25th, 2017

New Year's Day

Monday, January 1st, 2018

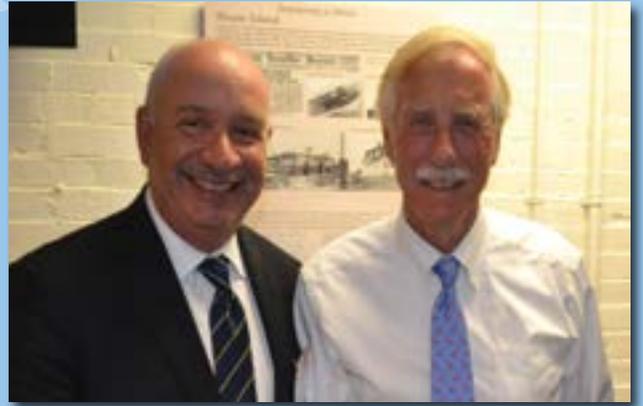
Member Survey: Tell us what you think!

At cPort, our vision is to deliver the best financial experience to our members. We hope you'll join us for a workshop that will help you work toward your financial goals. 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.



Greater Portland Immigrant Welcome Center Grand Opening

We are proud to support The Greater Portland Immigrant Welcome Center, a new collaborative office space for Portland-area immigrants, which opened in July. cPort is working with the center to help area immigrants secure affordable Citizenship Loans! Citizenship Loans can be used for expenses such as citizenship application, permanent residence application (green card), petition for alien relatives, asylum process, legal fees, and more.



cPort's CEO Gene Ardito and Maine's Senator Angus King attend the Grand Opening



HELOC used to remodel bathroom!

Gary and Jo-Anna used a cPort Home Equity Loan to re-do their outdated bathroom. "We worked with Ember in Scarborough and she answered all of our questions quickly and completely. She kept us up to date on the process as we went along. We actually applied online and signed our applications and documents with DocuSign. I can't say enough about how convenient this process was. We both work full time and it allowed us not to take time off from work to go through this process."

Because of how quickly they were able to secure their Home Equity Loan, Gary and Jo-Anna were able to complete the project in the winter, leaving plenty of time to relax during the warmer months. "We redid our entire bathroom right down to the studs, which we did ourselves and are very proud of the finished product. We were able to make the loan a shorter term loan and customize it to our needs. cPort is our "family's" credit union for any projects."

If you are looking to make some updates in your home, ask us about our Home Equity Loans or Lines of Credit! And remember, the interest on home equity loans is usually tax-deductible. (Ask a tax adviser to see if you qualify.)

For more information on any of cPort's Mortgage Loans, give us a call at 1-800-464-0253 or learn more online at cportcu.org!

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. We hope you'll join us for a workshop that will help you work toward your financial goals.

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!

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.

399 Western Avenue Augusta Branch
Date: October 19th | Time: 12:00 p.m.

285 Forest Avenue Portland Branch
Date: November 16th | Time: 5:30 p.m.



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: November 8th | Time: 12:00 p.m.

285 Forest Avenue Portland Branch
Date: November 7th | Time: 5:30 p.m.



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

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

- Savings & 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: October 10th | Time: 5:30 p.m.

399 Western Avenue, Augusta Branch

Date: October 18th | Time: 12:00 p.m.



Protecting Your Assets and Privacy

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: October 5th | Time: 5:30 p.m.

399 Western Avenue, Augusta Branch

Date: October 12th | Time: 12:00 p.m.

Basics of Credit

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

- What is Credit
- What Information Comprises a Credit Report
- How a Credit Score is Calculated

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

285 Forest Avenue, Portland Branch

Date: November 15th | Time: 5:30 p.m.



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



Energy Loan Rates start as low as 2.99%^{APR*}

Winterizing your home? Locking in this winter's heating fuel plan? 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

Information Security Tip

Email scams are becoming increasingly sophisticated – here are some tips to help avoid falling victim to fraudsters:

- Don't click on links in emails. Instead, navigate to the site as you normally would using your browser.
- Check the "from" email address in a suspicious email. For example if an email is claiming to be from Apple, but the from address is support@emailapple.com, that is a red flag that the email is spam.
- Be skeptical. Always err on the side of caution and don't open an email that seems suspicious.

