

Home Equity Lines of Credit

A Home Equity Line of Credit (HELOC) can be a great source of flexible credit using value in your home to borrow against for home improvements, college or medical expenses, or emergency cash access.

cPort offers **three different types** of HELOCs to help members reach their individual financial goals:

Open Ended HELOC

Enjoy the long-term flexibility of this HELOC with a predictable payment amount.

Rate: Variable rate as low as 4.00% APR

Term: Indefinite

Monthly payment: 1.5% of your outstanding balance



Interest Only HELOC

Lower monthly payments through the draw period offer increased payment flexibility over a shorter timeframe.

Rate: Variable rate as low as 4.00% APR

Term: 10-year draw period, 15-year repayment period on final balance

Monthly payment: The interest accrued on your balance each month during the draw period



New! 3-Year Fixed Rate HELOC

All of the benefits of an interest only HELOC with interest rate security for the first 3 years.

Rate: Fixed rate as low as 4.50% APR for 3 years, then variable

Term: 10-year draw period, 15-year repayment period on final balance

Monthly payment: The interest accrued on your balance each month during the draw period



To learn more or to get started with an application, give us a call at 1-800-464-0253 or visit cportcu.org!

Announcing our new branch:

35 Middle Street in Portland

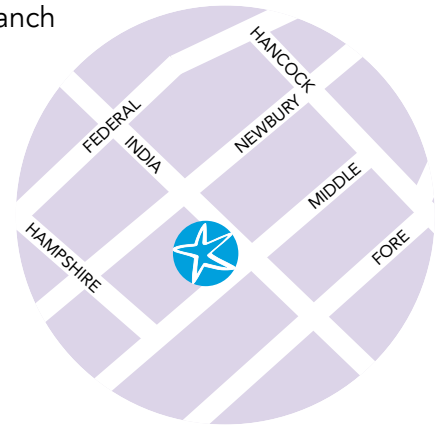
We are excited to announce that we are building a new branch location at 35 Middle Street in Portland's Old Port. This branch will be cPort's fifth, making cPort Portland's most accessible credit union with three locations.

cPort was founded in 1931 as the Federal Employees Credit Union of Maine at the former Post Office and Courthouse at 169 Middle Street, where Tommy's Park is today. This return to Middle Street will allow cPort to better serve the growing number of our current members who live or work on the Portland Peninsula.

The design of the four-story building is in line with the neighborhood's historic district. India Street (previously King Street) is Portland's first street. The first two floors of the building will be cPort's branch at 35 Middle Street with tellers on first floor and offices and a conference room on the second floor. The top two floors will be a condominium with its entrance at 50 India Street. Using the building for commercial and residential purposes fits well in the growing neighborhood. Selling the condominium maximizes the value of the building for cPort and helps offset the cost of the branch.

Being a Portland-based, member-owned financial institution, supporting "local" is a central focus of this branch. The entirely Maine-based team includes Gawron Turgeon Architects, Landry French construction, and Blais Civil Engineers. All subcontractors are also Maine-based.

Branch construction began in November and will continue through 2018 with a late 2018 opening date. We are looking forward to expanding our branch network in Portland to better serve our local community.



Message from the CEO

Happy New Year!



Thanks to all of our members for a wonderful 2017 at cPort. Our strong performance will be detailed at our Annual Meeting in May, and I am pleased to be entering 2018 with financial strength and well-positioned for future growth.

Some of cPort's highlights from 2017 include:

- Celebrating ten years of our College Scholarship Program in Portland, Augusta, and Scarborough elementary schools. Since 2008, students have written over 5,800 college aspirations essays and we have awarded over 600 college scholarships!
- Launching a series of financial education workshops that have helped members learn more about topics like eBanking, banking basics, and home buying.
- Participating in the Best Places to Work in Maine program for the first time. cPort has grown to employ over 70 staff to support our members, and I'm proud that our employees ranked us as one of the best places to work.

In 2018, I look forward to working with our excellent cPort team to build on these efforts to deliver the best financial experience to our members. Our most significant member service development in 2018 will be the construction of a new branch in Portland's Old Port, scheduled to open in late 2018. The convenience of our new Middle Street branch will help us better serve members who live or work on Portland's peninsula. The building's visibility in a fast-growing Portland neighborhood will also help support future growth. Stay tuned to our website for branch updates as the construction progresses.

I wish you and your families a happy and healthy 2018! We would love to help you reach your financial goals this year. I encourage you to contact me with any thoughts or feedback you may have about how cPort can better serve you – call 207-253-4111 or email eardito@cportcu.org.

Sincerely,
Gene Ardito
President & CEO

SECURITY TIP: How to avoid phone scams

Unfortunately, phone scams are a common form of financial crime in Maine and across the country. Phone scammers can use many different angles to try to get your account information, which can include:

- Urgent or time sensitive offers for discounts or prizes
- Fraudulent charitable causes
- People posing as a friend or family member, or stating that a friend or family member is in trouble

If you think you're speaking with a scammer, keep these tips in mind:

- Protect your information: never give out your account or personal information over the phone to someone who called you
- Trust your gut: if you're suspicious or if an offer seems too good to be true, hang up
- Take your time: a legitimate caller won't rush you to make a decision

cPort is here to help. If you ever feel as though your information has been compromised, please contact us at 1-800-464-0253.



Before



After

We want to see your renovations!

Send us your before and after pictures of renovations completed with a cPort loan, and you'll be entered to win \$500 to Home Depot! Please send your photos, and a brief description of what you did, to HomeStory@cportcu.org.



Before



After

We connect with our communities

This holiday season, cPort branches each picked a cause close to their hearts and gave back to their communities!



Our **Riverside Branch** adopted two local families and a grandparent this season, purchasing over 25 gifts. We were even able to provide Hannaford gift cards for each family from all the generous contributions from staff!

Our **Forest Avenue Branch** donated \$500 to the City of Portland's Care Packages for the Homeless. We sent three staff members to help assemble the packages, which are given to local shelters and delivered directly to the homeless.

Our **Augusta Branch** "adopted" a family of five this holiday season. We purchased gifts for each family member. The family has been down on their luck and were planning to cancel Christmas all together. Thankfully we were able to bring them some holiday cheer this year!

Our **Scarborough Branch** teamed up with Project G.R.A.C.E. to adopt a local family and purchased items for the kids in the family together!

FREE WORKSHOPS

FOR OUR MEMBERS

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



To attend, please sign up at cportcu.org/workshops or give us a call at 1-800-464-0253.



Guide to eBanking

Walk through the key features of eBanking and then bring home our eBanking Guide for reference.

285 Forest Avenue, Portland Branch | Wednesday, January 17th at 5:30 pm
399 Western Avenue, Augusta Branch | Wednesday, February 21st at 12:00 pm



Basics of Credit Workshop

In this introduction to the basics of credit, you'll learn what information is included in your credit report and how credit is calculated.

285 Forest Avenue, Portland Branch | Tuesday, March 6th at 5:30 pm



Beginners' Guide to Home Buying

Learn the basics of home buying, including debt to income qualifications, credit guidelines, down payment options, loan decision process, and loan program options.

285 Forest Avenue, Portland Branch | Tuesday, March 13th at 5:30 pm
399 Western Avenue, Augusta Branch | Thursday, March 29th at 12:30 pm



Protecting Your Assets and Privacy

cPort's Vice President of Compliance and Audit leads this discussion about ways to protect yourself and those you care about from financial exploitation.

285 Forest Avenue, Portland Branch | Monday, March 12th at 12:30pm
399 Western Avenue, Augusta Branch | Friday, March 16th at 12:30pm



Banking Basics Workshop

If you're new to banking with cPort, this workshop is an overview of our basic account features including savings and checking accounts and debit cards.

285 Forest Avenue, Portland Branch | Tuesday, March 27th at 5:30
399 Western Avenue, Augusta Branch | Wednesday March 21st at 12:30

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.



Save the Dates!

Annual Meeting

Wednesday, May 2nd at 7:30 am | Portland Riverside Branch
cPort's CEO and Board of Directors report on 2017 activities and performance.

Membership Appreciation Week

Tuesday, July 31st-Friday, August 3rd | All Branch Locations
Free food truck lunch, live music, prize wheel, daily prize giveaways

New: Party at Peaks Island

Sunday, August 5th at 12:30 pm | Lions Club, Peaks Island
Lobster bake, live music from Motor Booty Affair, raffles prizes, and more!
(Tickets will be available in April at \$20 each)



Don't forget about your IRA Contributions this year!

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

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

The deadline for 2017 contributions is
April 18, 2018.



Holiday Closings
(Federal Reserve Calendar)

January 1, New Year's Day
January 15, Martin Luther King, Jr. Day
February 19, Presidents' Day

