

Membership Appreciation Week is July 31st-August 3rd!

To thank our loyal members, we're bringing you a week filled with summer fun! Each day, we will celebrate at a different branch with a free food truck lunch from 12:00 to 1:30. We will also have swag grabs, music, and a chance to enter for a different prize every day! You don't want to miss this!

Tuesday, July 31st: Scarborough Branch (313 US Route 1, Scarborough)
Daily Prize: Round Trip for 4 adults on the Amtrak train

Wednesday, August 1st: Augusta Branch (399 Western Avenue, Augusta)
Daily Prize: \$100 to the Maine Brew Bus

Thursday, August 2nd: Forest Avenue Branch (285 Forest Ave, Portland)
Daily Prize: Large Sea Bag Tote

Friday, August 3rd: Riverside Branch (50 Riverside Industrial Parkway, Portland)
Daily Prize: \$100 to the Portland Farmer's Market

GRAND PRIZE DRAWING:

Two-night stay at the Bar Harbor Inn



cPort Party at Peaks

ALMOST SOLD OUT

Sunday, August 5, 2018

Lions Club, Peaks Island

Portland

12:30 – 4:00 pm

Tickets: \$20 per adult, \$10 per child
(does not include cost of Ferry ticket)

Limit 4 tickets per member

Event info

When you purchase your ticket, you will select your lunch option of lobster, chicken, steak, vegetarian, or a kid's meal for you and your guests. This event is kid-friendly and we encourage you to bring the whole family to celebrate summer in Maine!

IMPORTANT!: Getting to Peaks Island:

You will need to purchase a ticket for the Casco Bay Ferry to Peaks Island. This ferry ticket is not included in your Eventbrite ticket. The full ferry schedule is available at www.cascobaylines.com. You must purchase your ferry ticket in person at the box office located at 56 Commercial Street, Portland. cPort will meet you on the island!

Please note, Sundays during the summer can get busy on the ferry, so be sure to arrive early to get your ticket! The party begins at 12:30 so, if you choose to take an earlier ferry, enjoy the island beforehand!



TO PURCHASE YOUR TICKET:

Please visit cportcu.org/partyatpeaks or stop in to your local branch today—but hurry! **Space is limited and tickets are selling out quickly.**



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 starting on July 31st! Every year, I enjoy sharing lunch and conversations with our members at each of our branches. I value meeting our members in person and hearing feedback about how cPort can best serve you.

We celebrate Membership Appreciation Week every year in the summer, but our focus on our members isn't limited to one week. We work every day on delivering the best financial experience to our members. Through more formal surveys as well as through our daily interactions with our members, we love to hear about your experiences with cPort and how we can make the most of your membership.

One way in which we're focused on member service is through our new branch at 35 Middle Street in Portland. Construction on the new branch is progressing well. We're looking forward to opening our doors to this vibrant, growing neighborhood in December.

Maintaining our members' information security is also an important way that we deliver the best financial experience. We are adding Secure Login Codes in eBanking to help prevent unauthorized access to your account information. I encourage you to read the Security Tip in each newsletter so that you can be informed about the methods fraudsters use to try to get access to your information.

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

Endorsing remotely deposited checks

cPort now requires that all remotely deposited checks be endorsed with the signature of the payee followed by the words, "for cPort remote deposit only" due to changes in federal banking regulations. By doing this, you will also avoid any confusion as to whether or not a check has already been deposited.



Home Sweet 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 can help you determine what your mortgage needs are and assist you with pre-qualification.

First, you'll have an initial conversation with one of our loan officers about your home buying goals and your ideal price range. We'll start with 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.

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?

Having a sense of where you are in your home buying process will help us determine your best next steps. It's also helpful for us to know what kind of home you're looking for, like a single family, condo, or multi-unit. Whether you're just starting out, or you have a specific home in mind, we can outline the process and expected timeframe. The mortgage application process takes at least 45 days to close. We'll also let you know our general credit guidelines and what documentation you'll need to provide with your application.

To get started, give us a call at 1-800-464-0253!



NEW: Bump Rate Certificates

cPort is now offering Bump Rate Certificates*. With your Bump Rate Certificate, you can bump your rate to the current Certificate offering rate once during the duration of your term. The original term of the Certificate will remain unchanged.

Current Terms & Rates

Term	APY*	Classic APY*
24 Months	1.05%	1.15%
36 Months	1.15%	1.25%
48 Months	1.75%	1.85%
60 Month	1.95%	2.05%

*\$500 minimum to open. IRA Share Certificate rates are the same as regular share rates. Penalty applies for early withdrawal. Fees could reduce earnings on any account. *APY= Annual Percentage Yield.



cPort Scholarship Program 2018

In 2018, we held our cPort Scholarship Program at eight elementary schools in Portland, Augusta, and Scarborough. In total, nearly 800 students submitted essays after attending a college aspirations workshop. We awarded 106 students with \$100 college scholarships at ceremonies celebrating the dreams and aspirations of Maine's future leaders. Since 2008, elementary students have written nearly 7,000 essays and cPort has awarded over \$72,000 in college scholarships. We are proud to have sustaining partnerships with these schools and to have impacted the aspirations of so many students in the past eleven years. We look forward to many more!



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

SECURITY TIP: Protecting your eBanking Information



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.

Scammers looking to steal money will frequently try to gain access to their target's eBanking credentials. Protect your information by avoiding these situations:

THE EMPLOYER SCAM: The target is told they are "employed" to work for a company, for example, as a mystery shopper. The company asks for the employee's eBanking login information in order to pay them. No company should ever request login information to make payments to an employee. This is a red flag!

THE DATING SCAM: In many cases, the scammer has been talking with the target for a while and convince the target that they are in a relationship. They may ask the target to cash checks for them and send money back with a wire or transfer. This is a red flag!

THE SELLER SCAM: As part of a Craigslist or online sale transaction, the scammer will usually offer to buy something from the target, pay more than the asking price, and then ask the target to send the additional funds back to them. This is a red flag!

THE LOAN SCAM: In this scenario, the target is told a company would like to give them a loan and needs their login information to deposit the funds into to the target's account. This is not how loans work and is definitely a red flag!

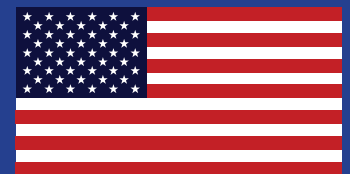
If you fall victim to a scam, don't be embarrassed—scammers use these methods because many people fall for them! The most important thing to remember is to never give your eBanking credentials to anyone for any reason!

If you feel your account may be compromised, or you have any questions, don't hesitate to give us a call at 1-800-464-0253!

COMING SOON: Secure Login Codes in eBanking



Each time you log in from a new device or browser, a secure code will be sent to your phone by text message or voice call. You'll just need to enter the code into eBanking to complete your login. This added layer of security confirms that you are present at every login attempt and helps prevent potential fraudsters from accessing your account.



Holiday Closings

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

**July 4:
Independence Day**

**September 3:
Labor Day**