

AUTO LOAN RATE SPECIAL

We've extended our Auto Loan Rate Special! [Page 2](#)



COMING IN DECEMBER:
35 Middle Street Branch
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NEW HOMEBUYER?

See how our free Beginner's Guide to Homebuying workshop can help you prepare! [Page 5](#)



BEST PLACES TO WORK IN MAINE

cPort was named on the list for the second year in a row. [Page 5](#)



AUTO LOAN RATE SPECIAL EXTENDED

Auto Loan rates are as low as 2.75% 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



MESSAGE FROM THE CEO

Thank you to all of our members who joined us for membership appreciation festivities this summer. We had a fun (and hot!) week meeting and greeting our members at each of our branches and treating members to lunch from the "Mainely Burgers" food truck. We also held a member appreciation lobster bake, "Party at Peaks," on a beautiful day on Peaks Island with live music from Motor Booty Affair. While membership appreciation week is an opportunity for us to thank you, our members, for your support, I want you to know that we appreciate you every day of the year.

Later this year we will be opening a new branch at 35 Middle Street in Portland. Branch construction is progressing well, and we are excited to open a new branch in this vibrant neighborhood of the Old Port. cPort Credit Union is one of the fastest growing credit unions in Maine, and we hope to serve our existing members with this convenient new location as well as support cPort's continued membership growth.

I am also pleased to report that we've been named as one of Maine's Best Places to Work for the second year in a row, the only two years we have participated in this program. I'm proud that our employees continue to rate us as a great place to work. Our employees are critical to our ability to deliver the best financial experience to our members. Participating in the Best Places to Work program is an important tool in helping cPort to attract and retain the best staff to serve your banking needs.

As we approach the end of 2018, please don't hesitate to contact us to help you reach your financial goals.

Thank you all for your membership at cPort! Please feel free to contact me at 253-4111 or eardito@cportcu.org with any thoughts, questions, or suggestions you may have about cPort.

Gene Ardito
President & CEO

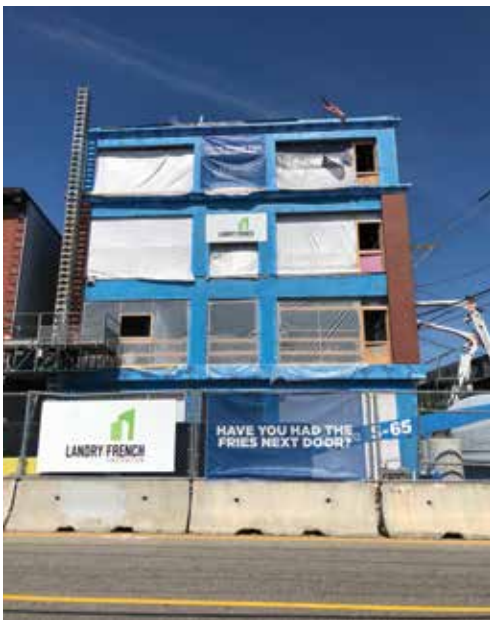


CPORT'S NEW BRANCH IS ON TRACK TO OPEN IN DECEMBER 2018!

This branch, located at 35 Middle Street in Portland, will be cPort's fifth branch, 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 this 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 2017. We are looking forward to expanding our branch network in Portland to better serve our local community.



COMMUNITY INVOLVEMENT HIGHLIGHT

One of our core values is community and at cPort, our employees take an active role. We support many different organizations throughout the year. We take our responsibility to our communities seriously and strive to give back, meaningfully. Here is a look at some of the organizations we support.



GREATER PORTLAND IMMIGRANT WELCOME CENTER

GPIWC is a co-working space in Portland connecting immigrant-run businesses to resources in the community. cPort is a contributing partner to the center's continued success.

INTERCULTURAL COMMUNITY CENTER

ICC, based in Westbrook, provides educational after school and summer programming to students from all backgrounds to help socially and economically integrate immigrants in our communities. cPort financed the ICC's first building to help them begin their journey serving others and is financing the construction of an addition to their building.



PROJECT G.R.A.C.E.

Located in Scarborough, Project G.R.A.C.E. stands for Granting Resources and Assistance through Community Effort. cPort has participated in many Project G.R.A.C.E. community efforts, including their "Staff the backpacks" project and their popular "Trivia Bee" fundraiser. cPort even won best costume last year!



KENNEBEC VALLEY YMCA

cPort also teams up with the YMCA in Augusta! We've been a sponsor of their golf tournament for many years. Their annual golf tournament raises money to support scholarships for more people to take advantage of their facilities. cPort also donates to their annual auction and other events throughout the year. Many of cPort's Augusta branch staff are members of the YMCA, and wake up early every morning to make connections in their community at the gym.



BEST PLACES TO WORK

cPort Credit Union was recently named as one of the 2018 Best Places to Work in Maine for the second year in a row! "I'm very proud that cPort has earned this recognition in each of the two years we participated in the program," 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 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!



FREE FINANCIAL EDUCATION WORKSHOPS FOR OUR MEMBERS

Beginners' Guide to Home Buying

285 Forest Avenue
Portland Branch
Tuesday, October 16th | 5:30 pm

399 Western Avenue
Augusta Branch
Tuesday, October 23rd | 12:00 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 do our best to answer any specific questions you may have about the home buying process.





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

Middle Street (open in December)

35 Middle Street
Portland, Maine 04103

Scarborough

313 US Route 1
Scarborough, Maine 04074
P: (207) 883-2448

HOURS

Lobby

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

HOLIDAY CLOSINGS

(cPort's holiday closings are determined by the Federal Reserve's.)

Columbus Day

Monday, October 8, 2018

Veterans Day (observed)

Monday, November 12, 2018

Thanksgiving Day

Thursday, November 22, 2018

Christmas Eve – closed at noon

Monday, December 24, 2018

Christmas Day

Tuesday, December 25, 2018

New Year's Day

Tuesday, January 1, 2019

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

Unfortunately, postcard scams are a common form of financial crime across the country. Being aware of scammers' tactics can help you to avoid being a victim of a scam.

Members and customers of financial institutions have recently received postcards asking them to call 800-230-8750 regarding an important matter having to do with their mortgage or loan. This scam has also been reported by some cPort members. This is a fraudulent attempt to obtain your personal information. Upon further research, the company, HWC company, is a fraudulent company and a quick Google search will turn up many other institutions warning of the same postcard scam.

Fraudsters use this technique to generate an alarming reaction from the recipient, hoping that they call the number to resolve the "issue" described in the postcard. If you receive mail that did not come from cPort that refers to a cPort loan, this is a red flag that the mail may be a scam.

cPort is here to help. If you ever have any questions about communications from cPort or that may impact your cPort accounts, please contact us at 1-800-464-0253.

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