

cNotes



Winter 2022



Bass Harbor Head Lighthouse, Tremont, Maine
Photo by cPort 2022 calendar cover contest winner Ron L.

cPort Receives Giraffe Award From The Maine Children's Alliance

cPort Credit Union is honored to be among the recipients of this year's Business Giraffe Award from the Maine Children's Alliance. The 2021 Business Giraffe Award was given to cPort because of our commitment to providing personalized services and connecting with the communities we serve, in particular, for our leadership in lending and financial services for New Mainers.

Kelsey Marquis, SVP & CFO at cPort Credit Union, accepted the award during the Maine Children's Alliance Champions for Children Celebration on November 4, 2021. "We like that the Giraffe Award is presented to people and organizations that 'stick their neck out' for Maine children, youth, and families. At cPort Credit Union, this is something we engage in.

We believe that trying new things and taking calculated risks is the best way to stay current and support our communities. At cPort, when we stick our necks out, we are actually trying to listen more closely" explained SVP & CFO Marquis.

The Maine Children's Alliance is a nonprofit organization. Their mission is to improve the lives of Maine children, youth and families through research, collaboration and advocacy. For 25 years, Maine Children's Alliance has promoted sound policies and best practices to make sure all Maine children have the resources and opportunity to reach their full potential from birth to adulthood. Maine Children's Alliance works to make Maine a better place to be a kid.

In her acceptance speech, SVP & CFO Marquis closed with, "Being recognized by Maine Children's Alliance, which does so much to improve the lives of Maine children, youth and families, not only comes as an honor, it's a solid confirmation we are staying true to our values. And that underlines the good work we do each day."



Message From The CEO



Happy New Year to you and your family. In the 90 years we have been in existence, many financial institutions have come and gone, but we have been there for our members through good times and difficult times with the sole purpose of providing the best financial experience for you, our members. The community we work in means everything to us.

2021 had many highlights for cPort. This past summer, the Portland Regional Chamber awarded cPort Credit Union the Champion Award for our work to promote racial and social justice. In the fall, cPort was awarded the Business Giraffe Award from the Maine Children's Alliance because of our commitment to providing personalized services and connection with the communities we serve.

This recognition makes us feel humbled and grateful for the work we do. I'm especially proud of the employees at cPort and what they do for our members, our community and for each other. This passion and commitment has kept us on the Best Places To Work in Maine list for five years in a row.

Every holiday season, each cPort branch chooses an organization they would like to donate to. This year's recipients were Family Promise, Project G.R.A.C.E., The City of Portland (goods for homeless), and Family in the Augusta School System.

We are very excited about 2022 as we continue to improve on our service and products so we can meet all your banking needs at cPort Credit Union now and into the future. We are one of the oldest financial institutions in Portland and the state of Maine, and a leader among Maine's credit unions. This solid foundation wouldn't exist without you, our members.

Sincerely,

Gene Ardito
President and CEO



cPort Continues Low Rate Microfinance Loan Program For New Mainer Business Owners

With the Indus Fund, small business owners within the immigrant community could qualify to borrow up to \$10,000. These funds can be used to support an existing business for things such as expansion, equipment, and other needs. Currently, applicants can receive a fixed-rate loan of 3.50% APR* for up to five years.

The Indus Fund is committed to the success and well-being of the Maine immigrant community. In addition to issuing loans at below market rates, all loans come with free access to a dynamic pool of business mentors. Mentors can help navigate issues, expand networks, and assist in developing growth strategies that support businesses for the long-term.

The Indus fund is part of cPort Credit Union's ongoing support of Maine's immigrant community along with the citizenship loan, community giving, and other endeavors.

**To apply, call 1-800-464-0253
or visit cportcu.org/loans**



Bass Harbor, ME - Ron L.



Flowers for the Journey - Iris L.



Scarborough, ME - Lisa M.

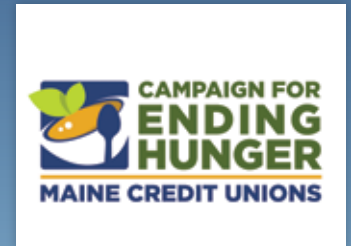


Port Clyde, ME - Janet P.

Thank you to all members who submitted photos for our 2022 photo calendar.

We received over 200 photo submissions this year! The 2022 cPort calendars are available for free at any of our branch locations, while supplies last. We are now accepting photos for our 2023 calendar, too! Visit cportcu.org/calendar for details on how you can enter.

cPort Proudly Supports Organizations Serving Maine.



To see a full list of organizations cPort Credit Union supports, visit cportcu.org/community



cportcu.org

Toll free: 1-800-464-0253

CUPhone: 1-888-306-0033



Leave Us a Google Review!

Help other Mainers make the decision to become a cPort member. To leave a review, visit cportcu.org/reviews and click on your local cPort branch. *Thank you!*

BRANCHES

Portland Riverside (Main Office)

50 Riverside Industrial Parkway
Portland, Maine 04103
P: (207) 878-6200

Portland Forest Avenue

285 Forest Avenue
Portland, ME 04101
P: (207) 200-2300

Portland Middle Street

35 Middle Street
Portland, Maine 04101
P: (207) 305-0020

Augusta

399 Western Avenue
Augusta, Maine 04330
P: (207) 623-1001

Scarborough

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

BRANCH HOURS

Monday - Friday: 8 am - 5 pm

Saturday: Closed

MEMBER CARE CALL CENTER

Monday - Friday: 8 am - 5 pm

Saturday: 8 am - 12 pm

HOLIDAY CLOSINGS

Martin Luther King Day

Monday, January 17, 2022

Presidents' Day

Monday, February 21, 2022

Memorial Day

Monday, May 30, 2022

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.

At cPort you have access to the latest banking products and services, but without the high cost of a big bank relationship. In addition, you'll enjoy lower rates on loans, higher rates on deposits, and a host of free and low-cost services.



cPort Home Mortgages

Whether you are a first time home buyer or an experienced home owner, we want to help you into your dream home. All of our mortgage loan officers are dedicated to finding the right loan that will meet your specific needs - we'll help you every step of the way from pre-qualification through closing.

cportcu.org/mortgages



cPort Auto Loans

At cPort, you'll enjoy a fast and easy loan application process. We offer some of the lowest loan rates around on both new and used vehicles. Rates are currently as low as 1.99% APR for 60 Months.

Ask us about our Auto Protection Products such as GAP Coverage or our Route 66 Extended Warranty.

cportcu.org/auto-loans



cPort Student Loans

At cPort Credit Union, we understand the importance of a college education. An undergraduate or graduate degree can open the door to better career opportunities and even higher wages. Help finance your education with a cPort student loan! Our private student loans bridge the gap between savings, financial aid, and the cost of working toward a degree.

cportcu.org/private-student-loans