

**SCORE FREE
SEA DOGS TICKETS**
Find out How
Page 2



MIDDLE STREET BRANCH RIBBON CUTTING

Page 3

2019 MEMBERSHIP APPRECIATION

Celebrate your membership with
cPort in August!

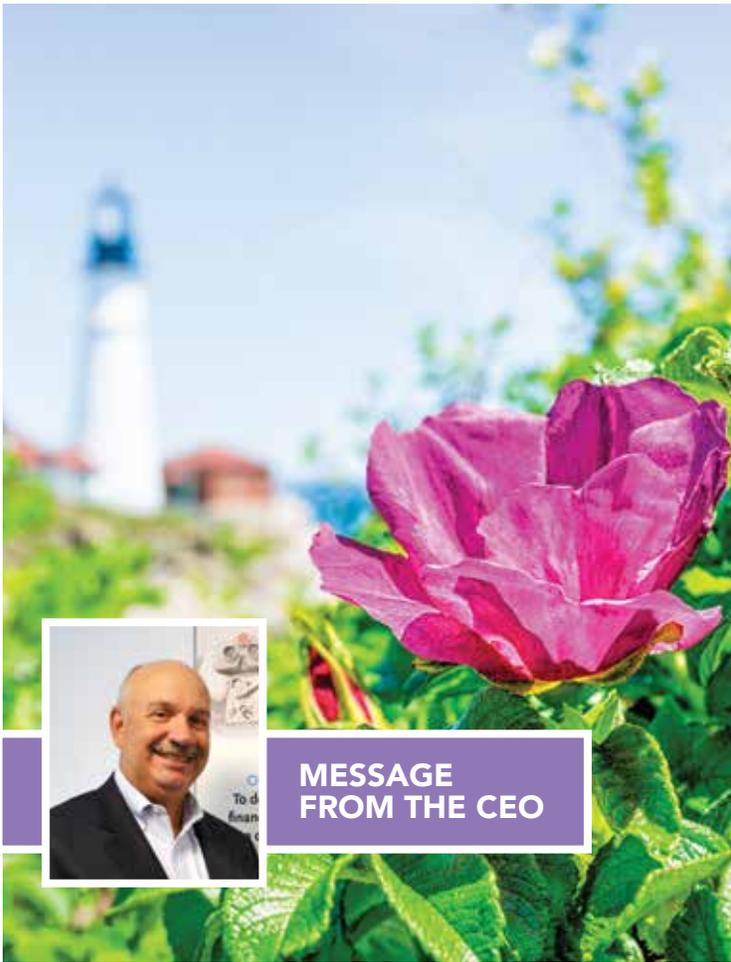
Page 5



2020 CALENDAR PHOTO CONTEST

The Grand Prize winner wins
\$150. Enter yours today!

Page 6



MESSAGE FROM THE CEO

Spring means longer days, warmer weather, and new growth. At cPort, it is through our loyal member referrals, feedback, and continued business that we as a credit union can grow. We grow by making connections, and we would like to thank our members for referring their family and friends to cPort by offering a \$75 Refer-a-Friend bonus year-round.

We hope you will join us for our Annual Meeting on Wednesday, May 8, 2019, at 7:30am. We will discuss cPort's performance and activities in 2018 and offer a light continental breakfast for guests.

Spring is also a great time for home buying and home improvements. cPort has a full range of home loan products for buying a new home or improving the home you're in. Call us at 1-800-464-0253 or stop by your local branch to speak to a Member Service Representative about the home loan option that best fits your needs and budget.

I hope that you enjoy the warmer weather and longer days this spring in Maine. If you have any suggestions or questions about how cPort can better serve you, please feel free to contact me at 207-253-4111 or eardito@cportcu.org.

*Sincerely,
Gene Ardito
President & CEO*



JOIN US AT CPORT'S 2019 ANNUAL MEETING

**Wednesday, May 8, 2019
Riverside Branch & Main Office
Portland • 7:30 am**

Join us for our Annual Meeting to hear reports on cPort's performance and activities in 2018 from our Board of Directors and President. Continental breakfast will be served.

All members are welcome! Please RSVP to info@cportcu.org or 1-800-464-0253 by May 1st if you plan to attend.

SEA DOGS TICKETS

Get two free Sea Dogs tickets when you get a loan of more than \$10,000! Enjoy a game from our reserved seats behind home plate! Get yours today by booking your loan while supplies last!





PORTLAND MIDDLE STREET BRANCH RIBBON CUTTING

We invited staff, our Board of Directors, our branch building team, and community partners to gather at our new 35 Middle Street branch to celebrate our ribbon cutting on January 23, 2019.

cPort's CEO, Gene Ardito, welcomed guests to the ceremony by highlighting the history of the Middle and India Street neighborhood and cPort's history on Middle Street. 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. Ardito said, "100 years ago, where you are standing tonight, Banco di Napoli provided banking services and loans to mostly Italian immigrants who settled in this Munjoy Hill neighborhood. I am the son of an Italian immigrant, I think it's interesting that I'm welcoming you to our newest branch on the former site of an Italian bank. Banco di Napoli was established in 1463 and still exists today. cPort is and has always been a Portland based financial institution providing support and banking services to our community, our members, including new Mainers — much like Banco di Napoli did 100 years ago."

Ardito thanked our Maine-based team of contractors and service providers who designed and built the branch including Gawron Turgeon Architects

and Landry/French Construction. The first and second floors of the building house our branch, and the third and fourth floors are a condominium scheduled for completion and for sale in February. Sotheby's International Realty provided tours of the condominium throughout the evening.

Ardito also recognized three of cPort's community partnerships. In support of cPort's ongoing collaboration with Portland Public Schools, he presented Portland Superintendent Xavier Botana and Portland Education Foundation Executive Director Kate Snyder with a \$2,500 donation to the PEF Visionary Campaign. Greater Portland Immigrant Welcome Center Executive Director Alain Nahimana also delivered remarks at the ceremony in recognition of cPort's \$10,000 contribution to its recent expansion. Portland Regional Chamber of Commerce CEO Quincy Hentzel also spoke representing her dual roles at the Chamber and as a cPort board member.

Thank you to everyone who participated in our ribbon cutting celebration! We look forward to building and deepening our community connections at our new branch.





GETTING STARTED WITH A CPORT HOME 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 offer a wide range of mortgage options to fit your needs and lifestyle:

- First mortgages on primary residential homes, second homes, investment properties, 2-4 unit properties, condominiums, and modular homes
- Fixed rate mortgages with terms from 5 to 30 years
- Adjustable rate mortgages (ARMs)
- CU Promise loans
- Land loans

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 also let you know our general credit guidelines and what documentation you'll need to provide with your application. Ready to get started? Call us today at 1-800-464-0253 or email info@cportcu.org to speak with one of our loan officers.

We also have options for Home Equity Lines of Credit (HELOCs) including:

- **Interest Only HELOC**
Lower monthly payments through the draw period offer increased payment flexibility over a shorter timeframe.
- **Fixed Rate HELOC**
All of the benefits of an interest only HELOC with interest rate security for the first 3 years.
- **Open Ended HELOC**
Enjoy the long-term flexibility of this HELOC with a predictable payment amount.

BEGINNERS' GUIDE TO HOME BUYING WORKSHOP

Join us for a free workshop that covers the basics of home buying for beginners. In this one-hour workshop, we will provide an introduction to the home loan process and areas for you to consider when you're applying for a mortgage. We'll help you understand:

- Loan program options
- Loan application decision process
- How debt to income affects your loan qualification
- Credit guidelines
- Down payment options

We will also do our best to answer any specific questions you may have about the home buying process.

Date: Wednesday, May 22nd, 2019

Time: 5:30 pm

Location: 285 Forest Avenue
Branch, Portland

SAVE THE DATES

cPort Membership Appreciation Week is August 5-9, 2019!

Join us to celebrate Membership Appreciation Week! During this special week in the summer each year, we say thank you to our members for choosing cPort. Join us throughout the week to:

- Eat free lunch from Mainely Burgers food truck
- Enter to win some great prizes including a grand prize trip to Bar Harbor
- Spin the prize wheel for fun giveaways
- Enjoy fun kids' activities

Have lunch on cPort at each branch during the week:

Scarborough Branch

Monday, August 5th 11:30 -1:00

Augusta Branch

Tuesday, August 6th 11:30 -1:00

Forest Avenue Portland Branch

Wednesday, August 7th 11:30 -1:00

Middle Street Portland Branch*

Thursday, August 8th 11:30 -1:00

Riverside Portland Branch

Friday, August 9th 11:30 -1:00

This year, we'll be boosting our celebration at the branches and through our online channels throughout the week instead of hosting a big event during the weekend. Stay tuned to the summer newsletter, our website, and our Facebook page for more details as they're announced!

*Middle Street Branch's lunch will be served inside the branch due to neighborhood food truck restrictions.



SECURITY TIPS: Keeping Account Information Private & Preventing Financial Exploitation

Keeping Account Information Private

It's best to keep your account information private to avoid any security hacks or account misunderstandings. This includes keeping your information private from any family or friends who are not linked to the account with you.

Preventing Financial Exploitation

If you believe you or a loved one are a victim of financial exploitation, Adult Protective Services provides some information on how to report an incident. To report abuse, neglect or exploitation, call: Nationwide 24-hour, toll-free 1-800-624-8404.



cportcu.org

Toll free: **1-800-464-0253**

CUPhone: **1-888-306-0033**

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

HOURS Through June 30th

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.)

Memorial Day

Monday, May 27, 2019

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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.

NEW DRIVE UP HOURS EFFECTIVE JULY 1, 2019

Starting on July 1, 2019, our drive up window hours will change as follows:

Current Drive Up Hours

Monday – Thursday: 7:30 am – 5 pm
Friday: 7:30 am – 6 pm
Saturday: 8 am – 12 pm

New Drive Up Hours (Effective July 1, 2019)

Monday – Thursday: 8 am – 5 pm
Friday: 8 am – 6 pm
Saturday: 8 am – 12 pm

In order to better staff our branches for our busiest hours during the day, we'll be opening our drive up windows at the same time as our branch lobbies, at 8:00 am, Monday through Friday. Our ATMs, night drops, and eBanking are all available 24/7 to serve you while our branches are closed!

CALLING ALL PHOTOGRAPHERS!



We're kicking off our annual photo contest for our 2020 calendar!

We offer our free cPort calendars to our members in our branches in December. The calendar features the 12 winning photos, and the Grand Prize winner gets their photo on the cover and also wins \$150!

To enter: Please submit digital photo entries to photo@cportcu.org by July 31, 2019. Photos must be 300 DPI and horizontally oriented.

Questions? For full contest guidelines, visit cportcu.org/photo.

