

JOIN US FOR OUR ANNUAL MEETING

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NEW BRANCH OPEN
35 Middle Street, Portland
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A STORY THAT WILL WARM YOUR HEART!

See how a Citizenship Loan brought a family back together.
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SAVE UP CERTIFICATES

See how our new certificates can help you!
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MESSAGE FROM THE CEO

Happy New Year!

The New Year is a nice opportunity to reflect on the previous year and focus on opportunities for the new one. Our results from 2018 show continued very solid membership and loan growth as well as strong earnings and asset growth. I hope you'll join us when we review our full 2018 financials at our Annual Meeting on May 8th, 2019. In 2018, we earned "Best Places to Work in Maine" recognition for the second year, ranking 8th out of 37 employers recognized as a Best Places to Work company in the medium company category. We created new products this year to help best serve our members' needs including Bump Rate Certificates, Save Up Certificates, and Personal Lines of Credit. We also opened our fifth branch at 35 Middle Street in Portland's Old Port!

In 2019, I look forward to working with our cPort team to build on these efforts to deliver the best financial experience to our members. I hope members in the Portland area will stop by and visit our Middle Street branch. This downtown location will help us better serve members who live and work on Portland's peninsula. The building's visibility in a fast-growing Portland neighborhood will also help support future growth.

I wish you and your families a happy and healthy 2019! 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.

*Gene Ardito
President & CEO*

SAVE THE DATES



ANNUAL MEETING

**Wednesday, May 8, 2019 at 7:30 am
cPort Riverside Branch & Main Office
50 Riverside Industrial Parkway**

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

All members are welcome! Please RSVP to info@cportcu.org or 1-800-464-0253 by Wednesday, April 24, if you plan to attend.

SUMMER EVENTS

cPort Party at Peaks

Saturday, August 3, 2019 at 4:00 pm
Featuring Motor Booty Affair
Lobster Bake • Live Music • Raffle Prizes
Tickets will be available in April!

Membership Appreciation Week

August 5-9, 2019
12:00 – 1:30 pm daily
Food Truck • Prizes • Live Music



BEST PLACES TO WORK: UPDATE

In our Fall newsletter, we announced that cPort was named one of the Best Places to Work in Maine, but what we didn't know was our ranking for 2018. We learned at the awards dinner that cPort moved up 8 spots and made it to the top 10 businesses voted the Best Places to Work in Maine at spot number 8!



RISE ABOVE YOUR DEBT!

When you fall into debt, it's easy to sink in deeper, but at cPort, we can help you take control of your financial future with a cPort Debt Consolidation Loan and staff dedicated to helping you. With flexible repayment terms and a great rate, we can set one convenient monthly payment that works better for your budget.

The great thing about a Debt Consolidation Loan is that it has an end! With on time payments, your balance will continually decrease, allowing you to see a light at the end of the tunnel!

Apply online today! With fast decision turnaround and loan processing, you'll be on your way to achieving your goals!

Call us at 1-800-464-0253, email info@cportcu.org, or stop in to one of our branches for more information about a cPort Debt Consolidation Loan.

35 MIDDLE STREET BRANCH IN PORTLAND IS OPEN!

We are excited to announce that our new branch location, located at 35 Middle Street in Portland's Old Port, is now open for business! This is cPort's fifth branch. cPort is now 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. Our return to the corner of Middle Street and India Street allows 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, and the building's Royal River Series brick exterior has "old world charm" and represents the style that would have been used at the time the surrounding historic buildings were built. The exterior metal panels underscore cPort Credit Union's contemporary image and forward thinking. The expanse of glass throughout the first and second floor also allows cPort Credit Union to be visible to the community.

We look forward to serving existing and new members in this new location!

NEW PRODUCTS!

SAVE UP CERTIFICATES

Build your savings without the temptation to make withdrawals! Save for your future, for a down payment, or for an emergency fund with a Save Up Certificate.

- Unlimited deposits into your certificate
- \$100 minimum balance
- Terms of 12 and 24 months
- Penalty for early withdrawal, except when using as a down payment for a new cPort loan



CREDIT BUILDER LINE OF CREDIT

Your future is bright: establish credit history and create financial flexibility with a fixed-rate credit line.

- Maximum line: Up to \$1,000
- Rate: Fixed 9.99% APR* the life of the line
- Term: Indefinite
- Monthly payment: 5% of your outstanding balance

*Annual Percentage Rate. Rates are fixed for the life of the loan.

PERSONAL LINE OF CREDIT



Enjoy the long-term flexibility of this PLOC with a fixed rate and predictable payment amount.

- Maximum line: Up to \$10,000
- Rate: Fixed 9.99% APR* the life of the line
- Term: Indefinite
- Monthly payment: 5% of your outstanding balance

*Annual Percentage Rate. Rates are fixed for the life of the loan.

CHANGE TO COURTESY PAY FEE STRUCTURE

Effective on January 2nd, we've changed how Courtesy Pay is charged. You'll now be charged a fee only when a withdrawal of more than \$5.00 creates a negative account balance of more than \$5.00.

- If you make a transaction resulting in a negative balance of \$5 or less, you will no longer incur a fee (regardless of transaction size)
- If you make a transaction of \$5.00 or less while you have a negative balance, you will no longer incur a fee
- If you make a transaction that results in a negative balance change of more than \$5.00 you will now incur a \$27 fee

We noticed that some members were incurring fees on small transactions (\$5.00 or below), so we wanted to improve upon that experience by creating a transaction amount threshold for when the fees would be incurred, thereby reducing the number of times members incur these fees.

Additionally, our Courtesy Pay threshold will increase from \$750 to \$1,000. This means that Courtesy Pay will allow members to withdraw up to \$1,000 before declining transactions.

If you have any questions regarding Courtesy Pay or any other cPort fees, please give us a call at 1-800-464-0253 to discuss.

MEMBER SPOTLIGHT: REUNITING THE LEMBA FAMILY



Clovis Lemba stopped by Forest Ave. branch Member Service Representative Carl Dentici's office to say hi on a recent Thursday afternoon. He introduced Carl to his wife and six year old daughter, who had arrived in Maine the previous Monday. Before Monday, Clovis had not seen his family for five years.

"You can't imagine how happy I am – the emotion after being separated

from my family," said Clovis. Clovis was able to reunite with his wife Grace and daughter Jeannette with the help of a Citizenship Loan from cPort.

Clovis moved to Portland from his home in the Democratic Republic of Congo five years ago. He opened his account at cPort in 2016, and applied for a Citizenship Loan in April to bring his wife and six year old daughter to Portland.

"Carl is awesome," said Clovis about his loan application experience. "I appreciate his professionalism, diligence, and advocacy." Carl explained that Clovis has a strong employment history and good payment history on his car loan, so he was able to secure a next-day approval for Clovis' Citizenship Loan. Clovis used

the loan to help pay for classes and rent at a safe place to live for his wife and daughter while preparing to move to Portland. He then used the loan funds to buy their plane tickets once they secured visas and were ready to travel.

Clovis was a doctor back home in the Congo. He plans to continue studying to become fluent in English so he can take his certification exams in Maine and practice medicine here. Grace's background is in computer science and worked at their family pharmacy in the Congo. Jeannette will soon be starting school in Portland. We look forward to helping Grace and Jeannette get started with accounts here in Maine when they're ready – and to seeing the whole family together when they visit our branches!



CPORT'S CALENDAR PHOTO CONTEST

Thank you to all of our members who submitted photos for our 2019 calendar! We received over 100 submissions and the quality was incredible! We compiled cPort's 2019 photo calendar and they are available for free at any of our branch locations, while supplies last! Our cover photo winner was Roger Vogt, with Foggy Sunrise! Keep an eye out for our 2020 Photo Calendar contest details in the cNotes April edition.



IRA CONTRIBUTIONS

For 2019, your total contributions to all of your traditional and Roth IRAs may not exceed:

- \$6,000 (\$7,000 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 2018 contributions is April 15th, 2019.

HSA CONTRIBUTIONS

For 2019, your total contributions to your HSA account may not exceed:

- \$3,500 for yourself, or \$7,000 for family. (\$4,500 for yourself or \$8,000 for family if you're age 55 or older)

The deadline for 2018 contributions is April 15th, 2019.



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

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.)

Martin Luther King, Jr. Day

Monday, January 21, 2019

Presidents' Day

Monday, February 18, 2019

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SECURITY TIP: WATCH OUT FOR "APPLE CARE" VISHING ATTACKS

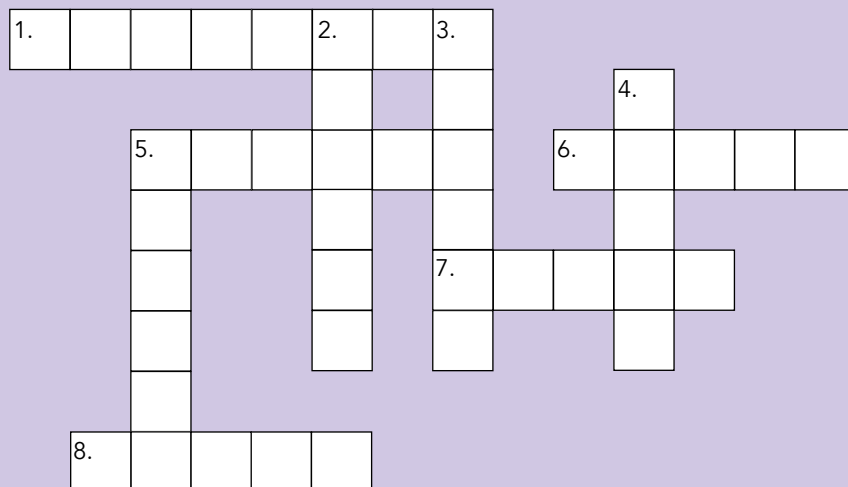
Vishing scams are on the rise. Be aware of the common signs of a vishing attack to avoid becoming a victim. The latest attack goes like this: You receive a call from "Apple Care" claiming your iCloud information has been part of a data breach. The scammer asks you to log in to your computer, so they can establish a remote connection with you and determine the cause of the issue. If you follow their instructions, you'll be allowing the phony "Apple Care" representative to take over your computer, where they can download malicious files or access any personal or private information they'd like to.

To avoid falling for vishing scams, remember these tips:

- If you receive a call from a company that is urging you to complete a request and warns you that something bad will happen if you don't follow their instructions, hang up immediately and call the company directly to investigate.
- Whenever you need to call a company, make sure you are calling the correct and official number, and not a phony "customer service" line that was set up to trick you or steal your information.
- Vishers can spoof any phone number they'd like to. That means that even if a call looks like it is coming from a familiar or safe source, it could be a scam.

Never let an unauthorized person who called you to remote into your computer. If you have any questions about the safety of your account information, please feel free to call us at 1-800-464-0253. We're here to help!

CPORT CROSSWORD



ACROSS

1. Free everyday at cPort
5. _____ Branching
6. This doesn't grow on trees
7. Personal, Auto, Home, etc
8. Maine's fastest growing credit union

DOWN

2. cPort's beloved mascot
3. Street name of our new branch coming soon
4. Put these in our free counting machine
5. cPort's newest type of certificate product