



CPORT IS ONE THE BEST PLACES TO WORK IN MAINE

Page 3

**INTRODUCING OUR
NEW VP OF BUSINESS
SERVICES**

Page 4



**LEARN HOW TO
AVOID FRAUD WITH
FRAUD FACTS**

Page 5

MEMBERSHIP APPRECIATION 2019



MESSAGE FROM THE CEO

While I love the summer, fall is also a beautiful time of the year. The changing seasons are what make living in Maine special. Thank you to all of our members who joined us for member appreciation festivities this summer. We had a fun week meeting and greeting our members at each of our branches for lunch. 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.

I am also pleased to report that we've been named as one of Maine's Best Places to Work for the third year in a row. 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.

To offer you the best possible mortgage loan products, we recently engaged with a new mortgage partner, Servion Mortgage. Through Servion, we are able to provide our members increased home loan flexibility and offer more robust service to members throughout the borrowing process. Whether you're a first time home buyer or looking for a home equity loan, cPort can help you find the best loan for you.

We're also working on a major update to our eBanking system. The new system will have increased functionality, be more user friendly, and have new capability to serve our business members. We'll be sharing more about the new system this fall – stay tuned to our website and your email for more information!

Thank you 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





BEST PLACES TO WORK

cPort Credit Union was recently named as one of the 2019 Best Places to Work in Maine. "I'm proud that cPort has earned this recognition," 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 (MESHHRM) and Best Companies Group.

cPort will be recognized at the Best Places to Work in Maine awards ceremony in October 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!

SUSTAINABILITY LOANS

Improving your environmental impact? cPort can help!

Reducing your energy use is good for the planet and can be a great long term financial investment. With a cPort Sustainability Loan, you can:

- Buy a bicycle
 - Make renewable energy home improvements
 - Upgrade to efficient or renewable heating systems
 - Install energy efficient appliances
 - Eco-landscape their yard
- And more!

Sustainability loans are unsecured, low-interest, fixed rate loans designed to improve environmental impact and save money.



INTRODUCING BILL WHITMORE, VP OF BUSINESS SERVICES



We are pleased to introduce Bill Whitmore as cPort's new Vice President of Business Services! Bill will be our business members' primary point of contact as he helps enhance cPort's business banking and lending offerings.

Bill is a successful business executive, small business owner and entrepreneur. Following a career in IT, Bill and his business partner established a chain of fitness centers in and around

Portland, ME. They grew the operation from one center to seven, before selling the majority of that franchise.

Bill launched Gold Beacon Capital in 2013 to offer business owners and entrepreneurs access to growth capital and the unique perspective of a financial and operating resource borne from experience.

Please feel free to reach out to Bill to help you with your business needs! He can be reached at **553-3522** or **bwhitmore@cportcu.org**.

HALLOWEEN IS COMING!

Halloween is one of our favorite holidays at cPort! Each year, our branches engage in a friendly competition to see which branch our members vote as having the best costumes. Last year, our Augusta branch edged out the others with their Scooby Doo costumes. Stop into our branches on October 31 to see the costumes in person, and be sure to vote for your favorite on social media!



COMING SOON: EBANKING UPGRADE!

Coming Soon! We are upgrading our eBanking! At cPort, we strive to deliver the best financial experience to our members – in our branches, on the phone, and through our eBanking technology. Our eBanking upgrade will make our desktop and mobile app versions more user friendly, including better budgeting tools, and provide better business banking functionality!

As always, our dedicated staff will be ready to assist you with any questions you may have. Stay tuned for more updates by mail and email as we get ready to launch our new eBanking! Check out our website at cportcu.org/ebanking for more information.

COMMUNITY SPOTLIGHT



Team cPort at Evergreen Credit Union's Disc Golf tournament to benefit Ending Hunger in Maine



cPort staffers at Scarborough Summerfest



Forest Ave. branch staff volunteered at Southern Maine World Refugee Day



cPort sponsored a Boys & Girls Club of Southern Maine fundraiser



Earnie the Starfish posing with cPort members at a Portland Sea Dogs game

FRAUD FACTS

"Suspicious Debit Card Activity" Calls & Messages

In this type of scam, fraudsters pose as financial institution employees in a call or text alerting you of supposed fraudulent debit card activity. The call or text may even appear to come from the financial institution's phone number. The fraudster's goal is to confirm your debit card number, your card PIN, and the security code on the back of the card. They may ask you to confirm your PIN in order to confirm transactions as fraud

Through some high profile data breaches at health insurance providers, rewards program providers, credit bureaus, merchant terminals, and social media sites, fraudsters now have access to more consumer information that helps them carry out more authentic-seeming scams like these.

Here are some tips to keep in mind to help identify a fraudulent call or message about debit card transactions:

- cPort *will not* ask you for your PIN or the 3-digit security code on the back of your card.
- A text message from cPort's fraud alert system will come from a 5-digit number and not a 10-digit number resembling a phone number. cPort's texts may ask you to respond whether a charge is legitimate, but they will not include a link to click.
- An automated call from cPort's fraud alert system will only request your zip code, and no other personal information. If you confirm the transaction in question is fraudulent, you will be transferred to a live agent who will ask questions to confirm your identity.

We're here to help. If you receive a suspicious call or text, call cPort directly at **1-800-464-0253**. Even if our offices are closed, option 2 on our main menu will connect you to 24/7 card support.



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

Effective July 1, 2019.

Monday – Thursday: 8 am – 5 pm

Friday: 8 am – 6 pm

Saturday: 8 am – 12 pm

HOLIDAY CLOSINGS

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

Columbus Day/Indigenous People's Day

Monday, October 14, 2019

Veterans Day

Monday, November 11, 2019

Thanksgiving Day

Thursday, November 28, 2019

Christmas Eve

Tuesday, December 24, 2019
(Closing at 1:00 pm)

Christmas

Wednesday, December 25, 2019

New Year's Day

Wednesday, January 1, 2020

ENERGY LOAN RATES 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

UPGRADE YOUR COMMUTE

AUTO LOAN RATES AS LOW AS

1.99%
APR*

UP TO 60 MONTHS

**OFFER EXTENDED
TO OCTOBER 31!**

*ANNUAL PERCENTAGE RATE



You spend so much time in your car. Enjoy the ride!

Talk to a cPort Member Service Representative today about our special low rates, and we'll help you get the loan you need to get you there in style.

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