



CPORT BIDS GINNIE A FOND FAREWELL!

Ginnie began her career with cPort Credit Union in 1959 where she spent time working after school to learn about banking, which eventually led to a lifetime career with cPort!

Ginnie has been involved with monumental changes within our industry seeing cPort through handwritten ledgers to the sophisticated core and online eBanking we have today.

Through the incredible business transformation over the years, the one constant is Ginnie's never wavering desire to deliver great service to our members. During her 60 year career, she's held about every cPort role from teller to Vice President of Operations. Currently, she heads up our IRA operations and provides comfort to our retired members that their IRA needs will be met.

Our employees respect Ginnie for her lifelong commitment and knowledge as a cPort guru. Similarly, our members feel welcomed to contact Ginnie directly for their needs, where they know she is always happy to help anyone who needs assistance. We are beyond proud to have had Ginnie as a valued member of cPort for so many years. We wish her all the best on her new adventure happening in early Spring—a well-deserved retirement!



Staff celebrated with Ginnie at a retirement party in early December.





MESSAGE FROM THE CEO

I'm pleased to report that 2019 was our best year since our 1931 inception. We opened more than 4,000 memberships within our five branches and our net member growth of nearly 11% is the highest in the State of Maine and significantly above the United States average. Our assets approached \$250 million and our financial strength increased again this year with strong net income. These are all important metrics for you to understand since, as a member, you own us. While we are always finding ways to improve and meet the rapid change within financial services, our focus on our members will not change.

My 2020 vision for cPort Credit Union is clear, we will continue to provide the best financial experience to our members. As other financial institutions become bigger and less personal, we will continue to focus on our members by supporting them with their banking needs and helping them solve any problem or issue they are having with their finances. We will continue to innovate and improve our products and services so we can make your experience with us better every day. We will also continue to invest in our most important asset, our employees, so they can provide you with a consistently strong level of local service. Local service and decision making are strengths and differentiators.

This month we will be implementing a more user-friendly eBanking system with enhanced features that will provide a consistent experience from any device you use including mobile banking. While we know change can sometimes be difficult, we also know that in the long run this new system will be more beneficial for you. Our employees have been well trained to assist you throughout the implementation should you have any questions or concerns.

Looking further ahead into 2020, we will also be implementing a new on-line account opening and on-line lending system. While we value our members in person branch visits, with this new system, adding accounts and taking out loans can be done using your mobile phone, computer or tablet.

On a local level we will continue to enrich the communities in which we live and work by investing our time and resources in organizations that share our values and provide needed support.

Please don't hesitate to contact me with questions, ideas or comments. I truly value your feedback.

Sincerely,
Gene Ardito
President and CEO

EBANKING UPGRADE

cPort is excited to announce we are upgrading our eBanking platform, to make our desktop and mobile app versions more user friendly while offering enhanced banking features!

What Does This Mean for Members?

- Cleaner look and feel
- Better budgeting tools
- More robust business banking functionality

New Online Banking Features Including:

- Heightened Security Features
- Stop Pay
- Principal Only Payments
- Ability to view non-cPort Accounts
 - › You will have the ability to view your account balances at other financial institutions and be able to tag transactions made there so you can budget more efficiently within your online cPort account.

Continue to check your email inbox regularly for additional details as to what you can expect and how to prepare prior to the eBanking upgrade go-live coming mid-January.



THE IMPORTANCE OF PROTECTING ONE-TIME PASSCODES

Protecting Your Account Information

In order to better protect the privacy and confidentiality of our member's account information, cPort Credit Union uses a security method called Multi-Factor Authentication (MFA).

There are several types of MFA options - cPort commonly utilizes a one-time passcode (OTP). With OTP, a single use code is generated and sent directly to the cPort member via text message, telephone call, or email. cPort will use this code when we want to verify that the member is in fact the person requesting certain services.

Examples of when cPort may provide you a one-time passcode:

- Accessing your online banking from a new device or computer
- Calling after-hours support for adjustments to your debit card

In recent years, cPort has significantly strengthened its fraud prevention system and reduced debit card fraud with chip technology. Because of these enhancements, scammers

have resorted to contacting our members directly to get information needed to bypass our enhanced fraud prevention systems. Scammers may do this by posing as a cPort employee to gain your trust. They may even go as far as "spoofing" cPort's phone number when they call you.

Spot the Scam Before It Happens

The only time you will be sent an OTP is when you are requesting services, as outlined above. If you unexpectedly receive an OTP followed by a phone call asking to provide the OTP, do not provide it. The person requesting the OTP is a scammer. cPort will never initiate a call asking for an OTP. If someone does call you asking for an OTP or any other personal information, hang up immediately, and call cPort directly.

Examples of these scams include but are not limited to:

- An online lender asking for an OTP to place funds into your account electronically



- An online friend asking you for an OTP to deposit a check online into your account
- A job offer where the employer asks you for an OTP in order to pay you
- A credit union employee calls to inform you of an issue with your account and asks for the OTP to correct the issue

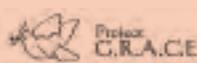
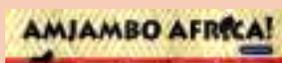
A Few General Fraud Prevention Best Practices to Keep in Mind

Regularly check your account activity online – this will help you identify potentially fraudulent activity quickly.

Call us right away at **1-800-464-0253** if you are unsure about a call, email, or text message you've received about your account.

HOW CPORT GAVE BACK TO OUR COMMUNITIES IN 2019

Here are just a few of the organizations cPort has donated to this year:



Some local sports teams we sponsored include:

- Greater Portland Youth Football League
- Greely's Boys Basketball
- Massabesic Boys Basketball

SPOOKTACULAR FUN

This year cPort took Halloween to a whole new level with five branches participating in the fun!

The decorations & costumes were a hoot! Take a look for yourself:

Scarborough Branch
as 101 Dalmatians

Forest Ave. Branch
as Toy Story

Augusta Branch
as Rockin' 80s

Riverside Branch
as Star Wars

Middle Street Branch
as Bob's Burgers



CPORT STARS IN ACTION



Staff at the USM job fair!



Staff at the Green & Healthy Maine Home + Energy Show talking about cPort's Sustainability loans!

FRIENDSGIVING

This year, Earnie the starfish celebrated Friendsgiving with his pal Crusher, from the Maine Red Claws.



NEW MEMBER PARTNERSHIP

cPort gives a warm welcome to one of our newest members, Scholarships for Maine Immigrants.



The mission of Scholarships for Maine Immigrants (SMI), is to help local immigrants and refugees gain the English language and career skills necessary to achieve their educational and professional goals. Since 2000, SMI has awarded over 400 scholarships to immigrants from 47 countries to fulfill this mission.

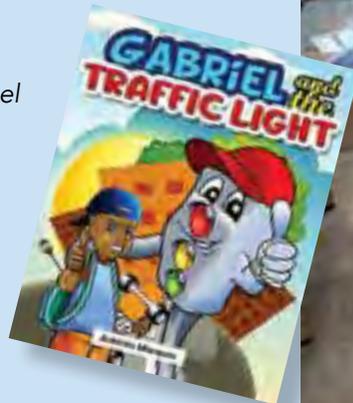
To learn more about the program or if you are interested in applying for a scholarship visit their website: www.smischolarships.org

MEMBER SPOTLIGHT

One of cPort's very own members, António Marques, has written a children's book, *Gabriel and the Traffic Light*. This book explains the importance of traffic lights through a playful and well-illustrated story.

Through the eyes of Gabriel, a young student, readers learn the meaning behind each of the traffic light signals and all the responsibility that comes with being a pedestrian.

You can get your very own copy of *Gabriel and the Traffic Light* on Amazon.





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

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.)

New Year's Day

Wednesday, January 1, 2020

Martin Luther King, Jr. Day

Monday, January 20, 2020

Presidents' Day

Monday, February 17, 2020



SKIP-A-PAY AVAILABLE YEAR ROUND

Beginning in January, members now have the option to skip two payments in a 12-month period for each loan they have with cPort.

What's this mean for members?

- You no longer need to wait for our normal summer and winter promotional months
- Same fee amounts (\$25/skip)

Things to remember:

- Loans cannot be past due at the time of request
- Home Equity Lines of Credit and Overdraft Lines of Credit aren't eligible
- Skipping payments may nullify GAP coverage. Please contact us if you have any questions or for additional information on our Skip a Pay program.

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