

# cNotes



Deering Oaks Park, Portland  
Corey Templeton Photography

## Moving Forward

TOGETHER INTO 2021

### cPort Helping Members on the Move



My name is Case St. Denis. My wife, Laurie, and I are excited to be new business owners with our own commercial trucking business. After several years of employment with large trucking companies, we've now joined the millions of independent trucks on America's roadways delivering the products that keep our economy humming.

Successfully building and growing a new business venture is a daunting journey. I speak from experience, having spent most of my adult life in business for myself. One of the most challenging aspects in every step along the entrepreneurial path is in finding adequate sources of financial capital, especially in the beginning.

We decided to approach cPort Credit Union. They had provided us with our personal checking and savings accounts for several years. Our timing was perfect, as cPort had just undertaken a new effort to provide business loans to the community. From the moment we walked through the door, Bill Whitmore and his team worked with us to find a way to make our dream come true. Refreshingly, they seemed as interested in our personal story and vision for our business plan as they were in our creditworthiness. Our loan approval process was thorough and efficient, enabling us to get our company started in record time!

We look forward to a bright future and are truly thankful for having the fine folks at cPort Credit Union right there alongside us. We highly recommend their products and services to anyone looking to follow in our footsteps!

**Case and Laurie St. Denis**  
Scarborough, ME



## Message From The CEO

We couldn't be more ready to see 2021. We've all done a lot of adapting this past year, and I'm grateful that members realize the choices we make are all about protecting our community. 2020 has taught us how to be flexible and embrace change. I appreciate your cooperation and the confidence you continue to have in us. With the new year upon us, I look forward to continuing to strengthen our credit union and embrace new opportunities and challenges.

There are highlights of 2020 that will help propel us into the future. For example, the many updates we've made to our online banking platform have been crucial for us to stay current with banking technology. This fine-tuning not only helps members today, but it also enables us to have a solid foundation to build on. Our eBanking team is constantly improving cPort's online platform so members can take advantage of all that online banking has to offer. We've streamlined the online account opening process so new members can easily join cPort from their mobile device. Thank you for referring us to your many friends and family. This is a testament to the service we provide. Another highlight from this past year is that we've found opportunities to better serve members. We are more nimble and flexible to your needs as we learned to pivot quickly in any given event or challenge. Internally, we've learned to work better as a team, even virtually. The character I've seen in our employees and the support they show each other makes me realize it's not surprising cPort is counted among the Best Places to Work in Maine for a fourth consecutive year. Our staff's willingness to go beyond for one another is mirrored in their commitment to serve our members.

Despite a challenging year, cPort membership continues to grow, and we opened 3,700 new memberships. I attribute this growth to the responsiveness of our team, the quality of our products and services, and most importantly, to you. Our members have generously shared their cPort experience with others, and we are grateful.

We look forward to the opportunities 2021 will bring. I know many of you will be taking advantage of the near-record low mortgage and auto loan rates we've been seeing. Also, our online banking platform continues to evolve while we are happy to serve you at our local branches as well. We are working on exciting products, services and events for the new year that we are excited to tell you about soon.

Throughout 2021, rest assured cPort is prepared and can easily adapt to any modifications we need to make. As we strive to continue providing the best financial experience for our members, I want to acknowledge the hard work of our team. Their creative approach and innovative thinking allow cPort to move forward, even in the most challenging times. We will continue to be pioneers in the online banking world and put the member's experience first as we always have.

Thank you for your membership.

Sincerely,

**Gene Ardito**  
President and CEO





Limington Rapids by Drew T.



Readfield by Kendra Z.



Bootbay Harbor by Christine M.

## Thank you to all of our members who submitted photos for our 2021 calendar.

We received nearly 200 photo submissions this year! The 2021 cPort calendars are available for free at any of our branch locations, while supplies last. Our cover photo winner was Drew T, titled "Limington Rapids".

*Keep an eye out for our 2022 Photo Calendar contest details in the Spring edition of cNotes.*



Here are a few organizations cPort is proud to 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

**Monday - Friday:** 9am - 5pm

**Saturday:** Closed

## HOLIDAY CLOSINGS

### **Martin Luther King Jr. Day**

Monday, January 18, 2021

### **Presidents' Day**

Monday, February 15, 2021

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## Start the new year by implementing effective money habits

We've got a few things you can do to make sure keeping your finances in order is a priority for 2021.



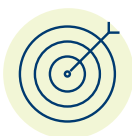
### **1. Create a budget**

Developing a budget for the year or on a monthly basis can help you keep an eye on your spending. In addition to planning for normal monthly costs such as rent, food and utilities, it allows you to earmark funds for when unexpected costs pop up. If you have savings goals, a budget makes life a little easier because it lays it all out for you to see. You'll know exactly where your money is going.



### **2. Plan for the unexpected**

It's easy to plan for things you know are coming, but more challenging to do so when they're not on your radar. If you have a car or home repair that was unplanned, it can have a significant impact on your finances. If you incorporate a small emergency fund into your budgeting, you will be further ahead in the event of an unforeseen cost during the year.



### **3. Set a savings goal each month**

We know the thought of having to put money away in savings can sometimes be hard to do. However, saving even just a small amount each week or month can really accumulate by the end of the year. If you start the year with a monthly savings goal and hold yourself accountable, you will be surprised with the end result!



### **4. Check in and adjust accordingly**

Like all new year's resolutions, sometimes they are easier said than done. By practicing some strong financial routines, you can really benefit in the long run. After you put in place steps 1-3, make sure you follow through on your plan. As life throws curveballs, adjust these goals based on your financial situation. The more you stick to the budget, the more it becomes a habit.