

cNotes




Photo by cPort Member Joseph H


5 Financial Cleanup Strategies To Get Organized This Fall!

It's Fall cleanup time! We're not talking about raking up the leaves in your yard or putting the gardens to rest. This time of the year is ideal for a declutter of your finances to get your money to start working for you. Here are five simple ways you can get your finances in order.


Check Your Credit Score

 Your credit score is a number that can cost or save you a great deal of money over your lifetime. As a cPort member, you have free 24-7 access to your score. By understanding the key factors that impact your score, you can take control of how it affects your finances. Visit cportcu.org/credit-score for more info.


Evaluate Your Spending

cPort's Financial Wellness widget groups your expenses into categories so you can see where you are spending your money. Your transactions are organized so you can quickly see your purchases and make adjustments. Find the Financial Wellness widget when you log into cPort's eBanking platform. 


Tackle Your Debt

Simplify your bills by consolidating all into one low-rate payment. This is a good strategy to pay down any debt you might have and might even improve your credit score. Visit cportcu.org/loans to apply. 

Go Paperless

 When you opt into eStatements you will always be up-to-date on your account information without paper statements coming to your mailbox. Your cPort Banking statements will be stored securely online whenever you need access to them. By eliminating paper statements each month, you are doing your part in reducing impact on the environment. Log in to cPort's eBanking platform and look for the eDoc widget to opt in to eStatements.

Set a Savings Goal

Savings goals help you set aside money for the things you want. cPort's Financial Wellness widget can help you stay on track and achieve your goals. Log in to cPort's eBanking platform and look for the Financial Wellness widget to get started. 

If you need more help or have questions, call Member Care 1-800-464-0253. They are happy to walk you through any of the above cPort features.



Message From The CEO

I enjoyed spending time with cPort members during cPort's Member Appreciation week event. I was able to reconnect with longtime members and meet some new ones as well.

We enjoyed good food and fun while trying our luck on the prize wheel and lawn games. I was reminded of how fortunate we are to have the community we do, one that's been growing as we celebrate our 90th year anniversary. Each and every one of you gives us purpose at cPort. You are literally the reason we do the work we do every day. On behalf of all of us at cPort, we thank you for your membership. If you didn't have an opportunity to join us at one of our branch celebrations or partake in our online giveaway this year, I encourage you to join us next summer.

Speaking of 90 years, we have come up with a way to continue the celebration with a special Refer-A-Friend promotion. When you refer someone to cPort, you both receive \$90 when your friend opens a checking account with direct deposit. Visit www.cportcu.org for specifics or come into a cPort branch and talk to a teller.

I'd like to announce a new loan payment feature. This new option gives you an additional method to make loan payments. cPort's Loan Payments Online offers you secure ways to make your loan payments using a credit card or by transferring funds from other financial institutions. Visit cportcu.org and give it a try!

We are busier than ever at cPort. Our Member Service Representatives are here to discuss any financial needs you may have. Call your branch and set up an appointment to discuss any financial challenges or future goals. All the branch phone numbers are printed in this newsletter. In fact, we're so busy we are looking for more dynamic people to join our team. There are so many opportunities available at cPort and if you love banking with us, you just might find this an exciting place to work! More information at cportcu.org/careers

As we look forward to the holiday season, keep an eye out for our annual holiday giveaway. You'll have a chance to win prizes that benefit local businesses. We are excited to celebrate the season with you!

Gene Ardito

President and CEO

JOIN OUR Team

We're hiring!



Opportunities Available!

cPort Credit Union takes pride in providing our members with exceptional personalized service in a friendly, team-oriented environment. We offer competitive wages, a bonus program, and an excellent benefits package to full-time employees including health insurance, dental insurance, life insurance, 401k, paid holidays, vacation time, tuition reimbursement and career advancement opportunities. cPort was named a 2021 Best Place to Work in Maine.

To see available positions and apply, visit cportcu.org/careers.





Ninety Years of Amazing cPort Members!

Thank you for making Member Appreciation Week a huge success. You are the reason why we have one of the longest and most successful histories of any financial institution in Maine. You came, you ate and you spun the prize wheel! We couldn't be more thrilled to show our appreciation for you at all five of our branches. During Member Appreciation Week, members entered to win a YETI Soft Cooler or one of five \$90 Maine business gift cards for each cPort branch. It's our way of showing how grateful we are to have you as a member.

See you next summer!

*cPort Credit Union may use photographs, audio recordings, and video material of Member Appreciation Week for marketing and other purposes. Attendees authorize cPort Credit Union to take, use and publish material containing their image and/or voice both during and following the event.



cportcu.org

Toll free: 1-800-464-0253

CUPhone: 1-888-306-0033



Leave Us a Google Review!

It helps other Mainers make the decision to become a cPort member. To leave a review, visit cportcu.org/reviews and click on your local cPort branch. *Thank you!*

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

BRANCH HOURS

Monday - Friday: 8 am - 5 pm

Saturday: Closed

MEMBER CARE CALL CENTER

Monday - Friday: 8 am - 5 pm

Saturday: 8 am - 12 pm

HOLIDAY CLOSINGS

Columbus/Indigenous People's Day

Monday, October 11, 2021

Veterans Day

Thursday, November 11, 2021

Thanksgiving Day

Thursday, November 25, 2021

Christmas Eve

Friday, December 24, 2021
(Closing at 1:00 pm)

Christmas

Saturday, December 25, 2021

New Year's Day

Saturday, January 1, 2022

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.

At cPort you have access to the latest banking products and services, but without the high cost of a big bank relationship. In addition, you'll enjoy lower rates on loans, higher rates on deposits, and a host of free and low-cost services.



cPort Auto Loans

Enjoy a streamlined application process when you apply online at cportcu.org, call 1-800-464-0253, or stop into one of our branches. We also offer low loan rates on both new and used vehicles. When you get pre-approved for a cPort auto loan, we can offer you an Auto Loan Check so you can walk into any dealership, choose your vehicle, and simply hand them a check!



\$90 Refer-A-Friend

Refer-A-Friend to become a member and you both could earn \$90*! Simply complete a Refer-A-Friend Form which can be found at every cPort branch or downloaded from our website. Then, have your friend bring the form to any cPort branch. Every friend who joins and opens a checking account earns you \$90! Your friend receives a \$90 bonus when they set up Direct Deposit.

cportcu.org/refer-a-friend



Loan Payments Online

We've added a new website feature that gives members an additional option to make loan payments. cPort's Loan Payments Online offers you a secure way to make your loan payments online using a credit card or by transferring funds from other financial institutions. Give it a try on your next payment!

ebanking.cportcu.org