



cNotes

Autumn 2023

Photo by cPort 2023 calendar contest winner Sarah M.

Forbes Names cPort Credit Union Among the Best in Maine

cPort Credit Union is proud to be listed as one of Forbes Best-In-State Credit Unions 2023. This prestigious recognition highlights cPort Credit Union's commitment to exceptional service, innovative financial solutions, and dedication to the communities it serves.

Gene Ardito, cPort Credit Union's President, and CEO, comments, "We are humbled, honored, and grateful for this terrific recognition of our dedicated employees working for our members and community. Our vision is to deliver the best financial experience for our members, and we strive every day to achieve this goal through our many values-based initiatives and service. Thank you, Forbes, our members, and our community, for placing your trust in us."

Forbes' ranking of the top credit unions is a comprehensive evaluation of various factors, including

Forbes **2023**
BEST-IN-STATE
CREDIT UNIONS

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customer satisfaction, trust, and financial services. Our credit union stood out due to its particular strengths in providing personalized financial services, cutting-edge digital banking tools, and a wide range of competitive products tailored to meet the diverse needs of its members.

The award is presented by Forbes and Statista Inc., the world-leading statistics portal and industry ranking provider. The awards list was announced on June 20, 2023, and can currently be viewed on the Forbes website.



Message From The CEO

As we welcome fall's vibrant hues, I appreciate that we had a beautiful and memorable Maine summer. A highlight for me was Member Appreciation Week. The enthusiastic response to the week-long events made it the most attended member gathering yet. This event celebrates you, our members, through free lunch, exciting prizes, and a chance to express our appreciation for the opportunity to serve you. Along with the cPort staff, I enjoyed conversations, lawn games, and getting to know you better.

At cPort, we understand that every bit of your hard-earned money matters, even in today's digital age. And we acknowledge that coins are still an essential part of many of our members' finances. While some institutions are moving away from processing change, we understand cash is valuable. As long as our members still use coins, we will accept them. Our coin machines are popular among members, and you'll find one in each branch.

Those coins can add up! If you're fortunate enough to have some savings, where you decide to park your money can help it grow. This fall, members can earn higher dividends on select CD specials. Additionally,

you are eligible for a cPort Classic Account if you are fifty or older. This account level adds a savings dividend rate of +.10% on top of all share and IRA certificates. This rate boost is a nice perk for those of us older adults! To learn more about our Classic Account rates, please visit one of our branches or call us at 1-800-464-0253.

In closing, Forbes recognized cPort as our region's Best in State Credit Union. This prestigious award is a testament to our dedication to providing exceptional service and innovative financial solutions for our communities. I share this honor with all our members and staff. Together, we strive to be the best financial institution we can.

I look forward to many more years of shared success as we remain committed to the values that have brought us this far. I hope that you enjoy all that Maine has to offer this fall!

Gene Ardito
President and CEO



They might be a little old-fashioned, but coins are still cash.

To many Mainers, coins are an important part of our finances. As long as our members use them, we'll accept them. Our coin-counting machines are just one of the many branch services we offer free to members. Turn all that loose change hanging around in jars and cans into cash! It's the quickest way to get money for coins. cPort offers self-service coin exchange machines in each branch. At cPort Credit Union, your best financial experience is our priority, down to the very last cent.



Thank You for a Fun-filled Member Appreciation Week!

Wow, what an incredible event we had at cPort! Our amazing members truly stole the show at our 2023 Members Appreciation Week. With an unprecedented number of people showing up at all five of our branches, we couldn't be happier. We served up more mouthwatering meals and handed out more prizes than ever before. Your presence meant the world to us. We're already counting down the days until next year's event, and we can't wait to see you there again!



Classic Accounts add more savings for cPort members who are fifty years and older.

Now's your chance to take advantage of high certificate dividend rates and make this the year you take your savings to new heights! With these increased returns on select certificates, you can start building a secure financial future now - whether for short-term or long-term goals.

If you are age 50+ and a cPort Credit Union member, you are eligible for our Classic Account. This account features a savings account dividend rate of +.10% on all share and IRA certificates.

Learn more about Fall CD Specials by visiting www.cportcu.org/cd-specials

SHARE CERTIFICATES*

Share Dividend Rate

6 Mos 4.75% | 12 Mos 4.75%

Classic Account 4.85%
Classic Account 4.85%

BUMP CERTIFICATES*

Bump Dividend Rates

24 Mos 3.55% | 36 Mos 3.75%

Classic Account 3.65%
Classic Account 3.85%

LIQUID CERTIFICATES*

Liquid Dividend Rates

12 Mos 3.50% | 18 Mos 3.00%

Classic Account 3.60%
Classic Account 3.10%

*Dividend Rates as of 9/12/2023 and may change. Visit cPortcu.org/rates for current rates. Terms and conditions apply. Federally insured by NCUA.



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

Portland Forest Avenue

285 Forest Avenue
Portland, ME 04101

Portland Middle Street

35 Middle Street
Portland, Maine 04101

Augusta

399 Western Avenue
Augusta, Maine 04330

Scarborough

313 US Route 1
Scarborough, Maine 04074

BRANCH HOURS

Monday - Friday: 8 am - 5 pm

Saturday: Closed

MEMBER CARE CALL CENTER

1-800-464-0253

Monday - Friday: 8 am - 5 pm

Saturday: 8 am - 12 pm

HOLIDAY CLOSINGS

Indigenous Peoples' Day

Monday, October 9, 2023

Veterans Day

Saturday, November 11, 2023

Thanksgiving Day

Thursday, November 24, 2023

Christmas Day

Monday, December 25, 2023

New Year's Day

Monday, January 1, 2024

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.

Thank you to all who submitted photos for cPort's 2024 calendar.



We received nearly 200 photo submissions this year! The 2024 cPort calendars are available this Fall for **FREE** at any of our branch locations, while supplies last. Our cover photo winner was a photo of Portland Head Light in Cape Elizabeth, Maine by member Keith S.

Keep an eye out for our 2025 Photo Calendar contest details in the Spring edition of cNotes.



Don't Fall for Scams and Fraud This Fall



Welcome Autumn, the season of productivity and preparation! As the squirrels diligently stash their acorns for winter, scammers also step up to deceive and exploit unsuspecting individuals. At cPort Credit Union, we prioritize the safety and security of our members year-round. Stay vigilant about scams and fraud, and protect yourself against threats targeting your personal information and hard-earned money.

Here are some tips to keep you safe from scams and fraud this season.

- ❗ Be suspicious of someone contacting you, requesting you to act urgently.
- ❗ Be suspicious of someone contacting you pretending to be cPort Credit Union and asking you to confirm your personal information or account details.
- ❗ Messages from scammers usually don't address you by name, and they often have grammatical errors.
- ❗ Never click on any links from unexpected texts or emails.
- ❗ cPort will never ask you for a verification code.
- ❗ We will never ask you to send money to reverse a transaction.
- ❗ If you are concerned about scams and fraud, do not engage further. Contact cPort directly through eBanking or by phone.

Fraud is a real danger that we all must be aware of. We can ensure we don't become victims by learning to identify red flags and using the tools available to protect ourselves from scams. Make sure your friends and everyone in your family know the warning signs, too. With these tips in mind, we hope you enjoy a beautiful Fall and stay safe!