



# Your Community Connection

## NEWSLETTER FOR MEMBERS OF COMMUNITY CREDIT UNION



**Community Credit Union**

### LOCATIONS

144 Pine Street  
Lewiston, Maine 04240

40 Stanley Street  
Auburn, Maine 04210

Tel. # (207) 783-2096  
Fax # (207) 783-2093

### OFFICE HOURS

#### DRIVE-UP

Monday – Saturday  
7:30 AM to Closing

#### LOBBY

Monday – Friday  
9:00 AM to 5:00 PM  
(Auburn location open to  
6:00 PM Fridays)

Saturday  
9:00 AM to Noon  
(Lewiston location only)

### WEB SITE

[www.communitycreditunion.com](http://www.communitycreditunion.com)

### HOLIDAY CLOSINGS

**Columbus Day**  
Monday, October 8

**Veterans' Day**  
Monday, November 12

**Thanksgiving**  
Thursday, November 22

**Christmas**  
Tuesday, December 25

**New Year's Day**  
Tuesday, January 1

*Serving persons residing,  
employed or attending school  
within Androscoggin County,  
including members of  
their immediate family*

Rates are subject to  
change without notice

## Join CCU and its Staff in Celebrating International Credit Union Week, October 15–20, 2007

Enter into CCU's Daily Drawings\*:

- October 15: Two Movie Tickets
- October 16: \$20 Gift Certificate to a Local Restaurant
- October 17: Two Tickets to a LA Arts Concert
- October 18: Two Tickets to the Lewiston MAINEiacs
- October 19: Two Tickets to Community Little Theatre
- October 20: Two Tickets to the Public Theatre

\* Membership required to submit drawing entry. Some restrictions may apply.



## Free Financial Aid Seminar for Future College Students

Will you be headed to college next fall? Have you figured out how you will pay for college?

The financial aid process for college can be tough. That's why we want to help you get through it. Join CCU for our FREE financial aid seminar. Jill Parker of FISC will lead the seminar and walk you through the entire process from the Free Application for Federal Student Aid (FAFSA) and the Profile Form, to Pell Grants, supplemental grants, college work study, internships, scholarship applications and more.

- Monday, November 5, 2007 at 6:00 p.m.
- CCU, Lewiston Branch, 144 Pine Street, Lewiston
- Light refreshments will be served

Space is limited, so please call Jen Hogan to register at 207.783.2096 x220.



## Community Credit Union is Having a Diaper Drive to Benefit Androscoggin Head Start

Help children in need this Holiday season and donate an unopened box of disposable diapers. CCU will be accepting donations through the month of December. Donations can be dropped off at either location. Thank you for your assistance!

## Happy Holidays To you and your family From Community Credit Union!

We appreciate the opportunity to service your financial needs over the past year and look forward to continuing that service in years to come. We wish you good health, happiness and prosperity throughout the New Year!

## Make The Holidays Easier and Apply To Skip a Payment\*

Take charge of this year's holiday budget and visit Community Credit Union to ask about our "Skip-a-Payment" program. Skipping a payment is just like "making a loan to yourself" and will allow you to use the extra cash for holiday travel, gifts, entertaining or any holiday expenses.

As a valued member of CCU, we invite you to participate in this program. You may, at the credit union's discretion, skip your December or January payment on your credit union loan. And if you have more than one loan, you can skip a payment on each.

It's easy to apply. Visit the credit union and tell them you are interested in our Holiday-Skip-A-Payment program. We'll have you fill out an application and pending approval, you will be eligible to skip-a-payment. There is a \$25 processing fee per loan payment skipped that applies.

The Holiday-Skip-A-Payment program is our way of thanking you for your loyalty and your way of taking charge of this year's holiday budget.

*\*Some restrictions apply.*

## Do Your Holiday Shopping at the Credit Union

Everyone on your shopping list surely wants something different. And year after year, you run around town from store to store buying gifts. This year, make holiday shopping easier on yourself!

Visit Community Credit Union and purchase Visa Gift Cards for everyone on your shopping list. Visa Gift Cards are available in any denomination over \$25. Plus, they can be used anywhere Visa is accepted.

You buy the gift card... they buy whatever they want! Holiday shopping couldn't get any easier!



## Polish Up Your Credit Score

Your credit score is one of your most important financial assets. The quality of your score can affect everything from your ability to get a loan (and at what rate the loan will be) to the cost of your annual car insurance premium. Whether or not you have a few blotches on your credit report, there are steps you can take to ensure your credit score is the best it can be.

- 1. Order a free credit report.** A recently enacted federal law entitles you to a free credit report from each of the three major reporting agencies per year. (These agencies are Equifax, Experian and TransUnion Corp). You must request the reports. The easiest way to do so is at [www.annualcreditreport.com](http://www.annualcreditreport.com).
- 2. Examine your report.** Look for errors on all three reports. The reporting agencies don't necessarily share information, nor do they verify the information they receive. If you find an error, fill out the "dispute form" provided with the report and include photocopies of any supporting documents. Experts also suggest enclosing a copy of your credit report with disputed items highlighted. The credit bureau is obliged to investigate any disputed information within 30 days. If any changes are made to your credit report as a result of your dispute, the credit bureau will send you a revised credit report.
- 3. Make payments on time.** One late payment can stay on your credit report for up to seven years. Be sure to make payments on time. Using auto bill payment can ensure you do so.
- 4. Pay down debt.** If you have fixed loan rates, pay the minimum to free up cash to pay down debts with variable rates. Once you have paid off variable rate loans, you can make larger payments toward the fixed loans.
- 5. Open a savings account.** A savings account shows the credit agencies that you are serious about saving toward the future and that you have cash reserves on hand that you could use toward your debts.



## Products & Services

- Savings Accounts
- IRA Certificates
- Certificates
- Special Investments
- IRAs
- (Individual Retirement Accounts)
- Club Accounts
- Health Savings Accounts
- Checking Accounts
- Payroll Deduction
- Direct Deposit
- Visa® Check Cards
- CU24<sup>SM</sup> ATM Cards
- (Automated Teller Machine)
- L.A. Connection
- (Audio Response)
- Personal Loans
- Secured Loans
- Visa Credit Cards
- First Mortgages
- Home Equity Loans
- Student/Education Loans
- CCU's Home Branch
- (Home Banking)
- CUe-Statements
- Money Market
- Other Services**
- Money Orders
- Insurance Available
- U.S. Savings Bonds
- Notary Public Service
- Traveler's Cheques
- Wire Transfers
- Food Coupon Deposits
- Federal Tax Deposits
- For Businesses

*\*Insurance products that may be sold or made available are not deposits or obligations of the Credit Union and are not protected by the National Credit Union Administration and are not guaranteed by the Credit Union.*



This credit union is federally insured by the National Credit Union Administration