

Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Community Credit Union has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Non-affiliates we can share with can include insurance companies</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners can include insurance companies</i>



New Online Banking Platform Coming Soon!

Stay tuned for many communications, coming in summer 2023, we will be launching a new Online Banking platform that will align with our Mobile Banking application. The online banking features will mirror the capabilities of the mobile application and also add online account opening, online loan applications, communication and budgeting tools and more!

Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers telephone us at 207-783-2096 or write us at 144 Pine Street, Lewiston ME 04240 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Holiday Closings 2023

Martin Luther King, Jr. Day
Monday, January 16

Presidents' Day
Monday, February 20

Patriots' Day *(staff training)*
Monday, April 17

Memorial Day
Monday, May 29

Juneteenth
Monday, June 19

Independence Day
Tuesday, July 4

Labor Day
Monday, September 4

Indigenous Peoples' Day
Monday, October 9

Thanksgiving
Thursday, November 23

Christmas
Monday, December 25

New Year's Day
Monday, January 1



Your Community Connection

NEWSLETTER FOR MEMBERS OF COMMUNITY CREDIT UNION



Community Credit Union

HOURS

Lewiston/Turner Office
144 Pine Street · Lewiston 04240
1025 Auburn Road · Turner 04282

Lobby Hours

Monday–Friday 9 A.M. to 5 P.M.

Drive-Up Hours

Monday–Friday 7:30 A.M. to closing

Auburn Office

40 Stanley Street · Auburn 04210

Lobby Hours

Monday–Thursday 9 A.M. to 5 P.M.

Friday 9 A.M. to 5 P.M.

Friday by appointment only 5 P.M. to 6 P.M.

Drive-Up Hours

Monday–Thursday 7:30 A.M. to closing

Friday 7:30 A.M. to 6 P.M.

207.783.2096 · Fax 207.783.2093
www.communitycreditunion.com



**Car Shopping
Made Easy!**

thecarcrusader.com



Letter from the President

Dear Members,

2022 showed us many faces. On one side, we faced many of the same challenges that we did in 2020 and 2021, as things started to settle into a new “norm” and was interrupted with COVID surges. We saw individuals continue to endure hardships, both financial and personal. We saw communities and businesses negatively impacted by the continued restrictions. On the other side, we saw the best in humanity rise, communities helping communities, people helping people. Our members showed resilience, and the ability to make sound financial decisions to help themselves and their families “weather the storm.” I am proud of the role that Community Credit Union played in supporting our members, our business partners, and the communities we serve, every step of the way.

Our mission calls on us to always be Helping People Prosper— we are a financial cooperative where everyone is welcome. By being inclusive and collaborative, we strive to make a positive impact on our members’ lives and the community wherever and whenever they need us.

Community Credit Union’s status as both a Community Development Financial Institution (CDFI as recognized by the U.S. Treasury) and a Low-Income Designated Credit Union (National Credit Union Administration) allows us to secure national funding and effectively deploy that capital to underserved markets within our service area. That means we are able to ensure that national funds and community-sourced deposits are combined to deploy locally in low-income communities, rural communities, economically distressed areas, and other historically underserved populations. With a soft launch in 2021, we publicly launched several new loan programs to help members through emergencies, advance their careers and education and travel safely back and forth to work with reliable transportation. We also hired a Financial and Life Navigator as part of a workforce initiative; he serves as a community resource coordinator and helps spread financial literacy throughout our membership and our business partners.

Community Credit Union also continued to “show up” in our community in a variety of ways. We got back into schools to provide financial literacy, started a financial literacy series with several community partners, continued our efforts around Ending Hunger and more. Although we are not in this business for the recognition, it’s something we can take pride in when it does come. In 2022, the Credit Union was awarded four statewide awards for our dedication to financial literacy, our commitment to our members and our action in the Credit Union philosophy of People Helping People. This coming March, we are also being recognized with one National award for dedication to youth financial education.

As we step into a new year, Community Credit Union is committed to helping you get to the next step on your path to Financial Well-Being. Credit Unions were established to ensure everyone had access to safe, affordable financial services. Almost a century later, the need is as great as ever. We are committed to meeting members where they are in their individual financial journey, with the right solutions at the right time. Financial Well-Being is about giving you control of your finances, giving you the capacity to absorb a financial shock, giving you strategies to meet your goal and the flexibility to make choices.

There are new and exciting things in store for Community Credit Union, and our membership in 2023, and I cannot wait to embrace them and share them with you. To leverage our initiative in creating Financial Well-Being For All, we recognize that access and availability need to be a primary focus for us. We will be implementing a Contact Center where dedicated employees will be ready and available to answer your calls, questions and concerns. This solution will also afford us the opportunity to work with you in the medium that is most convenient for you— phone, email, text, live chat— you choose. We are also introducing an updated Online Banking solution, allowing our members to access better self-service for their banking needs, wherever, and whenever they want. The new Online Banking platform will be fully integrated with our Mobile Banking platform for a seamless experience between the two. Several new features will be introduced including online account opening, online loan applications, investment options and cryptocurrency.

Continued on page 2

Letter from the President continued from page 1

As a member of Community Credit Union, you are a part of something truly outstanding, a quality financial institution, who lives by our mission of providing financial services to ensure stability for all members, employees and communities at all stages of life... with integrity, excellence, passion and a people-first focus. We live here, we understand our community, and we have a vested interest in seeing all of our members achieve Financial Well-Being!

Sincerely,

Jennifer M. Hogan
President/CEO

Notice of Annual Meeting

Notice is hereby given to the membership that the 78th Annual Meeting will be held virtually on April 18, 2023 at 6pm via Zoom. There will be three elections for the Board of Directors.

Notice of Nominations and Elections of the Board of Directors

Notice is hereby given to the membership that elections for the Board of Directors will not be conducted by ballot and there will be no nominations from the floor at the April 18, 2023 Annual Meeting if there is only one nominee for each position on the Board of Directors to be filled.

The Nominating Committee has filed nominations of candidates for the open seats on the Credit Union's Board of Directors. The Nominating Committee presents a statement of qualifications and biographical data for the nominees submitted by the Committee.

Nominations for any vacancies on the Board of Directors may also be made by a petition signed by 5% of the members or 590 members. Each nomination by petition must be submitted to Clerk/Treasurer of the Credit Union at the 144 Pine Street, Lewiston, Maine office.

Each nominee by petition must submit a statement of qualifications and biographical data in the form set forth in this Notice.

The closing date for receiving nominations by petition is March 9th. To be effective, each nomination by petition must be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve if elected to office. The nominations must be filed with the Clerk/Treasurer of the Credit Union at least 40 days prior to the Annual Meeting and the Clerk/Treasurer will ensure that nominations by petition, along with those of the Nominating Committee are posted in a conspicuous place in each Credit Union office at least 35 days prior to the Annual Meeting.

If sufficient nominations are made by the Nominating Committee or by petition to provide more than one nominee for any position to be filled, the Clerk/Treasurer will cause a printed ballot to be mailed to all members eligible to vote at least 30 days prior to the Annual Meeting.

The following have been nominated by the nominating committee:

Kate Adams

CU Board History: Clerk/Treasurer, Audit Committee Member

Professional History: Production Manager, Lepage Bakeries, 35 years

Community Activities: Board Member (VP/Treasurer), Sarah Frye Residential Care Facility

Elizabeth Keene

CU Board History: Vice Chair of Board of Directors, Audit Committee Member

Professional History: Vice President, Mission Integration, St. Mary's Health System, 2008-present; Bereavement Coordinator, Harriet Lane Compassionate Care Team, John Hopkin's Children's Center, 2002-2008; Associate Certified Chaplain, Association of Professional Chaplains

Community Activities: Board Chair, Androscoggin Home Healthcare & Hospice; Board Member, Community Clinical Services; Board Member, State of Maine Palliative Care and Quality of Life Council

Maynard Chapman

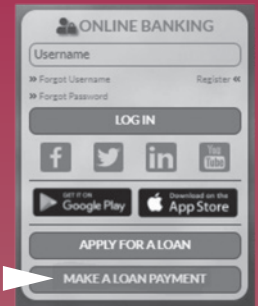
CU Board History: Board of Director, Audit Committee Member

Professional History: Retired; 14 years Hall & Knight Hardware; 8 years Downeast Food Distributors; 6 years Marden's

Community Activities: Treasurer, The Maine Grange Store at Fryeburg Fair, Danville Junction Grange, Androscoggin Ponomo Grange, Maine State Grange since 2003, United Methodist Church since 1967

Online Payments

There's a new convenient feature on our website for members making loan payments. Use this secure payment portal at your convenience 24-7-365 to make your loan payment. Click the Make A Loan Payment button to get started today!



Fee Changes in 2023

We're investing in our members and we are eliminating some fees in 2023. The following fees will be removed in the upcoming months:

- \$12 Return Check Fee
- \$5 Share to Checking Transfer Fee
- Representation Return Fee

NOTICE TO CONSUMER OF RIGHT TO CANCEL

MEMBER'S CHOICE® Credit Life and Credit Disability Insurance is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting your Credit Union.

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.

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

Rates are subject to change without notice.



Community Credit Union Privacy Notice and Disclosure

Approved by the Board of Directors: March 15, 2022

FACTS	WHAT DOES COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your information. Federal law gives members the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the products or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit score
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Credit Union Share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 207.783.2096 • Visit us online: www.communitycreditunion.com <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
-----------------------------	---

Questions?	Call 207.783.2096 or go to www.communitycreditunion.com
-------------------	---

Who we are	
Who is providing this notice?	Community Credit Union

What we do	
How does Community Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Community Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>