Letter from the President

Dear Members,

Thank you so much for being a member at Community Credit Union, we’re excited to announce we have grown to over 9,000 members in 2016! Since our humble beginnings in 1945 we have existed to serve you, our members. Last year we announced that we would be relocating our Pine Street branch to Sabattus Street in Lewiston, offering a larger and more convenient location to serve your needs. After running into several roadblocks with this particular location and listening to our members and our community we have made the decision to withdraw from the move to Sabattus Street and reassess our options. While preparing for a move, the Credit Union team worked hard to provide products and services that make your life easier and more convenient including Mobile Banking, Mobile Deposit, mobile friendly Online Loan Applications, DocuSign technology and e-Statements. Many of these services were added in the past couple years to better serve the needs of the membership and they are offered at no cost to members. Hopefully you are all taking advantage of these services but if you are not then we would be happy to help you get started: please go online to www.communitycreditunion.com to learn more about how you can sign up or call 783-2096 and a Member Representative can assist you.

With the addition of these convenient products and services the demand for Saturday hours in our branches has been reduced. Effective January 2017, the Lewiston, Auburn and Turner branches will no longer offer drive up or lobby hours on Saturdays. The ATM will remain available 24 hours a day, 7 days a week. With the addition of Mobile Deposit in January 2016, members can now deposit checks using their mobile device through the mobile banking app. Members also have the capability of applying for a loan online and Loan Officers have the ability to receive, process, approve and close loans using DocuSign technology. This automated loan closing process reduces the need for members to drive to a branch for a loan closing.

One of my roles, along with the Board of Directors, is to ensure that we are serving our members to the best of our abilities while also managing the funds of our members responsibly using the technology available to us and by offering convenient services such as Online Banking, Mobile Banking, Mobile Deposit, Online Loan Applications, L.A. Connection (Teller Phone) and more. We have made it so a majority of the services a member may require no longer requires them to come into a branch. If you choose to come into a branch we are still here, with our smiling faces, to service your financial needs and assist you with your requests. As we continue to grow and innovate, your Credit Union exists to serve you, our members and we welcome suggestions for additional products and services you are looking for in a financial institution. Thank you for allowing Community Credit Union to be your primary financial institution.

Respectfully Yours,

Jen M. Hogan
President/CEO

Celebrate Credit Union Week

As a member of Community Credit Union, you are an owner! Thank you for allowing us to serve your financial needs. It’s time to celebrate your membership by joining us for Credit Union Week, October 17 – 22. There has never been a better time to be a member of a Credit Union! Invite your friends and family to become members so they can experience the Authentic Credit Union Difference!

• Take advantage of increased deposit rates by opening a Share Certificate
• Save money by refinancing with competitive loan rates
• Learn about the cooperative principles of credit unions
• Pick up a FREE gift when you share why you love your credit union

The staff at Community Credit Union look forward to helping you meet your financial goals!

10th Annual Diaper Drive

Mark your calendars! Diaper Drive tickets will be sold starting November 25 in all three branches. As part of our commitment to the Lewiston-Auburn community, we hold an Annual Diaper Drive starting Friday after Thanksgiving through the third week of December. The 9th Annual Diaper Drive resulted in Androscoggin Head Start and Child Care receiving 35 boxes of diapers. Board members, management, employees and most importantly, members of Community Credit Union raised nearly $1,200 to help the children in our communities. Members can purchase 50/50 tickets for $1 per ticket or $5 for 6 tickets. One lucky winner will receive 50% of the funds raised, one week before Christmas. Contact the Credit Union at 207.783.2096 for more information.
Winterize Your Home

Crisp fall air hints at winter’s approach. Soon, we will be shoveling, scraping, and trying to keep warm in the chilly Northeast. Fortunately, there’s still time to make improvements that could protect your home this winter.

Prevent water pipe freeze-up. To safeguard your home, any space with exposed pipes should be insulated, including entry points in the wall where air might leak in. Insulate the pipes, too.

Install leak alarms. Consider an early warning system located where leaking water might pool. For less than $50, a remote water sensor will alert you to take action. If you’re often away from home, you might prefer a leak detector that will automatically shut off the water.

Be ready with backup power. With a standby generator wired into your system, you won’t be left eating cold beans by candlelight if the power goes out. A transfer switch will automatically turn on the generator. They run on natural gas, propane, or diesel, and are rated by output (6-10 kilowatts) to keep most small to mid-sized homes going.

Prevent ice damming. A dam gets its start when snow-melt is blocked from flowing off the roof. It freezes, forcing new runoff to squeeze up under the shingles. If the water leaks through, it can rot roof beams and breed mold. Clearing out your gutters is a must. The best long-term fix is to invest in more attic insulation, so your home heating dollars aren’t being wasted to melt snow on the roof.

Contact a Loan Officer to discuss a Home Equity or Home Improvement loan to help finance your winterization project.

Put Your Money to Work

It’s important to make your money work for you and your Credit Union can help you do just that. Community Credit Union has some of the most competitive rates for share certificates in the LA Metropolitan area. Many members are hesitant to lock up funds in a share certificate because the media keeps claiming the Federal Reserve will be raising rates soon. Something not everyone understands is that financial institutions do not have to adjust their rates to mirror the Federal Reserve strategies, in fact, your Credit Union has already raised its rates multiple times over the past six months. Now is the time to put your money to work and start earning higher interest rates. Contact your Member Representative today to make arrangements to open your share certificate. Share certificate rates and terms vary from six months to five years and can be opened with as little as $500. Visit www.communitycreditunion.com for the current deposit rates.

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 from $25 to $1,000. Plus, they can be used anywhere Visa is accepted. Gift cards are subject to an activation fee. You buy the gift card… they buy whatever they want! Holiday shopping couldn’t get any easier!

Enter Our Monthly Drawings

As a thank you for being a member of Community Credit Union, we offer monthly drawings. Stop in any time and enter to win!

October – $25 Gift Certificate to Gipper’s
November – $25 Gift Certificate to Mac’s Grill
December – $25 Gift Certificate to Thatcher’s

Pictures with Santa

Saturday, December 10
9:00 A.M. to 12:00 P.M.
At the Credit Union
144 Pine Street
Lewiston

Letters to Santa
Watch for a flyer going home to all members in the Monty Moose Program.

Error Resolution

In Case of Errors or Questions About Your Electronic Transfers: Telephone us at 207.783.2096, write us at 144 Pine Street, Lewiston ME 04240 or email us at info@communitycreditunion.com as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

If you believe your debit card or PIN has been lost or stolen please contact us immediately. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than $50 if someone used your card or PIN without your permission. If you DO NOT tell us within two (2) business days after you learn of the loss or theft, and we can prove that we could have stopped someone from further using your card or PIN without your permission if you had told us, you could lose as much as $500.

(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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. We may take up to 45 days to investigate your complaint or question. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If Community Credit Union needed to close for a crisis or extenuating event, we would make you aware of the closing by posting it in the following areas: WCSH 6-TV, WMTW 8-TV, WGME 13-TV, www.communitycreditunion.com and on our social media outlets. If you called into the Credit Union, you would also hear a recorded message notifying you of the closing.

Products & Services

Savings Accounts
IRA Certificates
Certificates
Special Investments
IRAs
(Individual Retirement Accounts)
Club Accounts
Health Savings Accounts
MatriMoney
Wedding Registry
Checking Accounts
Payroll Deduction
Visa® Check Cards
DIRECT DEBIT Cards
(Automated Teller Machine)
L.A. Connection
(Auto Response)
Personal Loans
Secured Loans
Unsecured Student Loans
Visa Credit Cards
First Mortgages
CU Promise Loans
Home Equity Loans
Business Loans
Teen Loans
Online/Mobile Loan Application
Teen Credit Cards
CCU’s Home Branch
(Home Banking)
Mobile Banking
Mobile Deposit Capture
CUe-Statements
eAlerts
Bill Payer
Money Market

Other Services

Money Orders
Insurance Available
Notary Public Service
Traveler’s Cheques
Wire Transfers

*Insurance products that may be sold or made available are not guaranteed by the Credit Union and are not protected by the National Credit Union Administration and are not guaranteed by the Federal Reserve.

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

Rates are subject to change without notice.