



Changing
Seasons
FEDERAL CREDIT UNION



Building strong financial futures... One Member at a Time

JUNE 2011

ARE YOU DOING BUSINESS WITH US???

If you receive this newsletter, you are already a member at Changing Seasons FCU. But are you using us as your primary financial institution? You have already done the "difficult" or time consuming part by opening your account(s); now it's time to find out all the different ways you can use your accounts to your best advantage:

- **Home Banking** - called "Members Online"-this service gives you 24/7 access to your accounts in a secure environment
- **E-Statements**- don't want paper statements sent to you? This service allows you to look at your statement online
- **E-Alerts** - notices come to your email address and/or your cell phone alerting you to a low balance, overdraft, large transaction and many other options that you decide are important to you
- **Shared Branching** - our location not as convenient as you would like? With this service you have 14 other locations to choose from in the greater Bangor area to do your regular deposits, withdrawals, request a check, get a money order, or make a loan payment. Ask us for a brochure listing the Shared Branching locations in the area or go online to our website www.changingseasonsfcu.com and click on the Shared Branch logo on our front page to find a location near you
- **SurF Network** - use any ATM that has the SurF decal on it and you will not receive a surcharge from the ATM owner. Go to our website www.changingseasonsfcu.com to find out where the SurF ATM s are located
- **Debit cards** - use your debit card as a "**credit**"-pin-based (money still comes out of your checking account) and your transaction is more secure as well as the cost to the credit union is less. If we can keep costs down, we can offer more of the other new services that you want and need. You have **10 FREE debit card pin-based** transactions **per card per month**

Getting Something "Free" Online?

You may think that you are receiving something free, but if you have to give your account number (debit or checking) you have just authorized that company to withdraw money from your account. It may be a very small amount, but it is an authorization anytime you have to give your number in order to proceed with the request.

Annual Meeting Update

Paul Miller, Darla King, Sue Clark and Peggy Hanson were elected to the Board of Directors at our 2011 Annual Meeting held on May 12, 2011. Thank you all for your continued involvement in the credit union!

NOTICE TO CONSUMER OF RIGHT TO CANCEL

MEMBER'S CHOICE Credit Life and Credit Disability Insurance are 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.

Our Newest Members

These are our newest Monty Moose members and their proud parents or grandparents. Please let us know when there is a child under 13 in your family and we'll gladly make the opening deposit of \$5.00 to his or her account.



Gabriel Romprey

Keith & Darci Romprey

Winfield Billings

Marla Billings-Norton, Grandmother

Ashden Lewey

Pat Lewey, Grandmother

FYI

- All IRA accounts are insured up to \$250,000 per member
- Congratulations to Shane, our latest winner in the Member Appreciation Drawing!
- More and more credit unions are joining the Shared Branch network-go to www.cuservicecenter.com or call 1-800-919-2872 to find a credit union near you. We are making it easier to do your business with us even if you do not live right "next door"!
- Please note that if we experience another Card Compromise, you can learn about this on the message screen on Members Online as well as our home page on our web site.
- Home Equity Rate currently 3.5%-now is the time to do those home improvements you have wanted to get out of the way!

Holiday Closings

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Social Responsibility

We are doing very well with our fundraising for the 2011 Campaign for Ending Hunger in Maine. With lots of help from all our friends--YOU--we have raised \$752.45 so far this year. We want to thank you for all the support you give this great cause every year. Be sure to look for upcoming events as the year progresses!



STAYCATION!

Money may be tight, but that doesn't mean you can't have a Staycation (a close to home vacation)! If you get creative, it might even be one of your favorite vacations. Who knows? You may really appreciate seeing your hometown in a new light, sleeping in your own bed and avoiding long car and air trips!

There are plenty of activities that are free, and you can splurge a little on nearby attractions and still spend hundreds less than if you took a vacation away from home.

- Take a family hike or bike ride.
- Visit a water park. Some places even have indoor water parks for when the weather doesn't cooperate.
- Go to a local children's museum, zoo or aquarium.
- Take a mini-cruise (morning or day cruises tend to be particular values over evening ones)
- Do a home exchange with a friend and see their town in a whole new light.
- Go camping. Most people live within a few hours' drive of a beautiful camping area. Check to see if you can reserve a spot online. You might save while you are selecting a nice spot.
- Find festivals in your town or surrounding towns.
- Go bowling. It's fun, interactive and affordable.
- Have a picnic featuring your favorite foods and friends.
- Look at a guidebook or online resource for your town. You might be surprised by some of the activities you've missed.
- Go fly a kite!
- Read a book you love.
- Go "exploring." If you have kids, or maybe even if you don't, attitude is everything. If you approach your staycation as an adventure, it will feel like one.
- Do the things you love around the house. When was the last time you stayed home and relaxed and felt refreshed and peaceful?
- Movie night! Find a movie or two that everyone will like, and have fun with the snacks.

Member Appreciation Corner

As a credit union we are always thinking of ways to recognize our current membership. Our staff has developed a program that we feel will have great rewards for you, our members. Every quarter there will be a drawing for \$100 which will be categorized by age group. This quarter we want to recognize those members age **14-29**. All you need to do is fill out the coupon below and either drop it off or mail it in to the office at **115 Mecaw Rd, Hampden, ME 04444 by July 31, 2011**. The drawing will be held the first week in August.

Member Appreciation Drawing

Name _____

Account # _____

Phone # _____

Drawing this month for those age 14 through 29

Check Out Our Certificate Rates

Go to our website at www.changingseasonsfcu.com then click on "Rates." All certificates are in a "step-up" classification which means that you can change to a higher rate one time during the term of the certificate. Keep watch on our rates and let us know when you might like to step-up! Current rates are:

Certificate Rates

6 mo	0.499%	APY* 0.50%
12 mo	0.598%	APY* 1.60%
24 mo	1.045%	APY* 1.05%
60 mo	2.129%	APY* 2.15%

Remember, there is no safer investment than a share certificate at your credit union!

* APY = Annual Percentage Yield. Rates subject to change without notice.

Reminder

If you have elected to insure your loan with MEMBER'S CHOICE Credit Life and/or Credit Disability, and your loan payment(s) is more than three (3) months delinquent, your insurance coverage will be cancelled.

As stated in the group policy issued by your credit union, "insurance will stop on the last day of the month in which the credit union stops charging you an insurance charge due to delinquency, but only if you are at least three (3) months delinquent in any payment on your loan." Please notify us if you are out of work with a disability so that we can start the claims process before you become delinquent.



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