



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

DECEMBER 2011

Mobile Banking Coming Soon!



In early 2012 we will be offering a highly configurable mobile banking package called Mobile Finance Manager™. This is not your average cut-and-dried mobile banking product. Almost all items will be configurable by you to meet your particular needs and wants. It comes

as a complete package, but you have the option to include only the features that you want. Mobile Locator will be your mobile homepage. Downloadable applications will be supported by iPhone, iPad, Android, Blackberry and many other well-known brands. You will be able to check account balances, transfer funds between accounts and much more. SMS (text messaging) will be available as well. Be sure to look for more information coming soon!

Refinance with the People You Know and Trust

Changing Seasons FCU wants you to know that you can easily refinance your car, truck, ATV, camper or snowmobile loan with us. Because of the credit union's not-for-profit and cooperate status, chances are that we will always have lower loan rates than our competitors which includes banks, auto finance companies, payday lenders, etc. In fact, we just lowered our interest rates on all collateral loans— so even if you checked with us a few months ago, our rates may be even lower now!

Find out from your current lender or look at your original loan documents to see what interest rate you are paying. Then compare it with the rate we can give you. Remember, we also offer weekly or biweekly payments which pay your loan off earlier and save you even more interest.

We are here to make this process as simple as possible and look forward to talking to you very soon!

Young & Free Maine: Finances, Fun and the Future

While Young & Free spokesperson **Seth Poplaski** has spent the last few months on the road connecting with Maine's 25 and under crowd throughout the state, there is one place he can always be found:

www.youngfreemaine.com!

The website serves as the ultimate financial educational tool for 18–25 year-olds in Maine—or anyone interested in a fresh approach on everything from finances to food. At www.youngfreemaine.com, you can read Seth's daily blogs that include money saving tips, conversations about money and living young and free in Maine. View his videos, the *Living Young & Free Show*, and listen to podcasts! You can also ask questions, make comments, get involved, and enter to win monthly gift card drawings. The website is also a great place to find out about the free4ME checking account! It's the Young & Free way to ensure that you, or your favorite 18 to 25 year old, get started on the right financial foot!

Our Newest Members

These are our newest Monty Moose members and their proud parents, grandparents or godparents! Please let us know when there's a new member in your family and we'll gladly make the opening deposit of \$5.00.



Harper F. Oakes

parents Byron Oakes and Heather Joy

Zoe E. Small

parents Andrea and Alex Small

Jackson Grover

parents Candy and Craig Grover

Sadye, Colby and Jaycob Miller

aunt Beth Miller-Drake

Jada Mae Dionne

great-grandparents June and Orrin Wilson

Addison Paradis

grandparents Karen and Perley Merrick

Caden N. Lary

grandparents Mary and Dwayne Lary

Landon D. Thibeault

grandparents Mary and Dwayne Lary

Kieran Clawson

grandparents David and Kim Thayer

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 16

Presidents' Day

Monday, February 20

Best wishes to all our members in 2012!

Remember to set your clocks one hour ahead at 2:00 A.M. on Sunday, March 11!



Social Responsibility

Once again, we want to thank all of you for helping us raise money for Maine Credit Unions' Campaign for Ending Hunger in 2011. We sent \$1,500 to the Campaign in early December, and it will go a long way to help needy families throughout this coming winter. Watch our calendar of events on our website www.changingseasonsfcu.com to see what we have coming up for the first quarter of 2012!

Resolve to Save with Shared Branching

If "saving" is on your resolutions "to do" list for the New Year, "sharing" can bring you closer to your goals! Because Changing Seasons FCU is part of the Shared Branch network, using Shared Branching is a resolution that can save you both time and money. From emergencies to every day errands, the ability to use nearly 145 locations in Maine and more than 4,400 nation-wide just like your own credit union can make managing your money as simple as finding the nearest shared branch. It is an easy, fee-free way for college students to stay connected to their account as they begin their spring semester, and lets snowbirds enjoy their warmer winter weather worry-free. Does the nearest branch close before you can make it in? Head to a Shared Branch that offers extended hours! Make deposits, withdrawals, loan payments, and account transfers. Some even offer money orders, traveler's checks and official checks. However you use it, Shared Branching is a convenient way to save time and money! Finding a branch couldn't be easier! To find a nearby Shared Branching location in Maine, visit www.mainecreditunions.org.



For a listing of the thousands of nationwide locations visit www.cuservicecenter.com, or call 1-800-919-CUSC (2872).

FYI

- Be sure to keep your year-end credit union statement for income tax purposes!
- Our web address is www.changingseasonsfcu.com. Visit our site often as there is lots of credit union information posted in different areas.
- We are open until 5:00 P.M. Monday–Friday.
- Congratulations to **Sharon**, our Member Appreciation winner for the third quarter!
- Congratulations to **Mark**, our winner of the Turkey Basket raffle drawing!
- Congratulations to **Dave**, the winner of our 50/50 raffle!



Current Certificate Rates

Please ask about our popular "Step-Up" certificate rates available on all terms, and our "No Penalty" one-time withdrawal for 24- and 60-month certificates! Current rates are:

Certificate Rates

6 mo	0.499%	APY* 0.50%
12 mo	0.598%	APY* 0.60%
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.

IRAs

Do you know who you have listed as beneficiaries on your IRA account with us? Be sure to check in with us periodically to make sure you have the right person listed! Also, remember that you have until April 15, 2012 to make deposits for tax year 2011.

Employee Anniversaries

Karla St. Louis

Celebrates 14 years on January 2

Sue Cross

Celebrates 2 years on March 1

Congratulations and many thanks to you!



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