



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

MARCH 2011

New Services

FREE eAlerts. Would you like some help managing your accounts? We are pleased to announce our new eAlerts service which will notify you by email or cell phone for certain transactions such as low balance, overdraft, transfer, certificate maturity, payroll posting and many more. You choose which alerts will work for you and it will be sent by email or cell phone within minutes of the transactions! By signing up, you will also help the credit union save some money as you will no longer need to receive paper notices sent through the mail for certain transfers or other notifications.

Skip-A-Pay. Need a month off from loan payments due to an unexpected expense? We now offer Skip-A-Pay which allows you to defer a payment once per year per loan for a \$25 fee. Call the credit union for more information if you are interested in taking advantage of the program. Some restrictions may apply.

Members Financial Network Link. Sponsored by our trusted partner CUNA Mutual Group, this link will allow you to plan for retirement, do loan and savings calculations, have access to financial articles, and much more! Go to our website www.changingseasonsfcu.com; in the "Services" section, click "Online Services," then click "Links" and you will see the "Members Financial Network" link.

Youth Week April 18–22, 2011

Money Rock\$ at My Credit Union is the theme of this year's Youth Week April 18–22. During that week, bring your children in to receive a "goodie bag of savings." In addition, any child who comes in the office between March 14 and April 22 to make a deposit to his/her savings account will have his/her name placed in a drawing to win a prize. As a special celebration for Earth Day on Friday, April 22, we will have a table set up so that kids can plant flower seeds to take home and watch grow. As a reminder, if you open **a new Monty Moose account for your child or grandchild**, we will deposit the first \$5.00. Take advantage of this great opportunity to educate your children about saving money at an early age.

Another Loan Special for You!

Have you recently bought a vehicle and financed elsewhere or are you looking to buy a new or newer than 2004 vehicle? Right now we are offering rates as low as 4.00% APR* with 10% equity in the vehicle, as low as 3.5% APR* with 20% equity in the vehicle AND we lower your risk-based lending rate by an additional ¼% APR* if you purchase an extended warranty with us! You could save as much as 1.25% APR* on your risk-based lending rate! In addition, you can make weekly payments to save even more. Some conditions may apply so call us today to find out if we can save you some money.

*Annual Percentage Rate. Example: 3.25% APR = \$29.20 per \$1,000 borrowed.

Our Newest Members

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



Adeline Trembl

Penny Martin-Fish, grandmother

Social Responsibility

Spring Yard Sale: In June (date TBD), the credit union will be holding a yard sale from 8:00 A.M. to 3:00 P.M. in the parking lot at Sam's Club with a number of other area credit unions in our chapter. Bargains galore for all savvy shoppers! We will be selling hamburgers, hot dogs, chips and soda for a very reasonable price! There will also be raffle tickets sold for a door prize (TBD). All proceeds will go to Maine Credit Unions' Campaign for Ending Hunger.

Children's Miracle Network Raffle:

Beginning mid-April, we will be selling raffle tickets for an opportunity to win a trip to see a Red Sox–Yankees game at Fenway Park in Boston (date TBD). Prize includes a limo ride to the game, \$200 in cash and tickets for six people! Be sure to keep looking for more information as we get closer to April 15!

Holiday Closings

Memorial Day

Monday, May 30

Independence Day

Monday, July 4

Share and Win with Shared Branching!

Changing Seasons FCU is part of the Shared Branch Network, making it easy to stay connected to your money! Shared Branching opens doors to thousands of other credit unions, with over 135 locations in Maine and over 4,200 across the country. You can conduct all your transactions wherever you go—just like you do at Changing Seasons FCU. And now, because we share our branches with credit unions everywhere, you can win cash by sharing how you save money!

Maine's Credit Unions are giving out \$250 each month to the member who shares the most unique financial tip. Visit www.ShareItAndSave.org to share your best tip and check out what others are sharing. While you're there, take a look at the Shared Branch Locator, which allows you to enter an address or intersection to find the three closest Shared Branches, wherever you are!

Important Notice: Open-End Loans Only

This is to inform you of the following changes to the MEMBER'S CHOICE® Credit Disability and Credit Life Coverage on all Open-end loans, which are effective May 1, 2011. Insured Closed-end loans are not affected by these changes.

The new Credit Disability Insurance rate per \$100 of outstanding loan balance will change from \$.154 to \$.176 for the Single Insured Plan under the 30 Day Retroactive Disability Benefit Plan. New Joint Disability will be available at the rate of \$.299 per \$100 of outstanding loan balance under the 30 Day Retroactive Disability Benefit Plan.

The new Credit Disability Insurance rate per \$100 of outstanding loan balance will change from \$.115 to \$.132 for the Single Insured Plan under the 30 Day Non-Retroactive Disability Benefit Plan. New Joint Disability will be available at the rate of \$.224 per \$100 of outstanding loan balance under the 30 Day Non-Retroactive Disability Benefit Plan.

The increase in premium could result in a higher last payment or may extend the duration of the loan.

Changing Seasons Federal Credit Union and CUNA Mutual Insurance Group have agreed to reduce the maximum coverage for each loan insured under the MEMBER'S CHOICE Program effective May 1, 2011. The new maximums are as follows:

	Credit Disability Insurance	Credit Life Insurance
Maximum Amount of Loan Insurable	\$40,000	\$40,000
Maximum Monthly Disability Benefit	\$750	N/A

For existing loans that exceed the new maximums, the premium rates will be applied to the actual loan balance up to the new maximums and benefits will be paid based on the new maximums. This change does not apply to insured events that occurred prior to the effective date of the change.

There is no action necessary on your part to continue your coverage if you already have it.

IT IS IMPORTANT THAT THIS NOTICE BE ATTACHED TO YOUR CERTIFICATE OR LOANLINER BOOKLET. In the event you do not want coverage to continue, please notify the credit union.

018-0280-9/018-0187-1

Member Appreciation Corner

This quarter we are recognizing those members **14–29 years of age**.

To be placed in this drawing, fill out the coupon below and either drop it off or mail it in to the office at **115 Mecaw Road, Hampden, ME 04444** by **April 30, 2011**. Drawing will be held the first week in May.

Member Appreciation Drawing

Name _____

Account # _____

Phone # _____

Drawing this quarter for ages 14–29. Deadline for entries is April 30, 2011.

Annual Meeting

The credit union's 45th Annual Meeting will be held Thursday, May 12, 2011, at 5:30 P.M. at the credit union office. Join us for light refreshments, socializing and reporting from the Board of Directors. There are four seats available on the Board of Directors; call Sue Cross at 945-6264 (or 1-800-974-4475), Joe Coffin at 561-9432 or Ron Roy at 941-6638 if you would like your name placed on the ballot. If you want to find out more about the Board of Directors or Supervisory Committee responsibilities, please give Darla King a call at 945-9140.

IRA Reminder

You have until Monday, April 18, 2011 to make a deposit into an IRA for 2010. Remember all IRAs are insured up to \$250,000.

Employee Anniversaries

Darla King

Celebrates 33 years on June 1

Deirdre Cahill-Flagg

Celebrates 11 years on June 5

Tina Morrill

Celebrates 6 years on June 20

Amanda Saunders

Celebrates 1 year on June 2

Congratulations and many thanks to all of you!



115 Mecaw Road • Hampden, Maine 04444

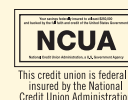
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This credit union is federally insured by the National Credit Union Administration



CREDIT UNION SERVICE CENTERS.
The Member-Friendly Financial Network



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

