

# Owner's Guide

FALL 2018

## Maine Savings Offers Non-partisan Support for Candidates who Support Credit Union Issues



As CEO, my job is to make sure I do what is within my power to protect our members'

interests and those of their credit union. Bruce Poliquin has a very strong understanding of finance and the needs of community-based financial institutions, specifically credit unions.

He has consistently championed credit union interests and has either initiated and/or supported legislation that has positively impacted members and our credit union. I will also say that our entire Washington delegation, which includes Chellie Pingree, Angus King and Susan Collins, have been extremely supportive of our credit union needs. We are truly grateful to have the support of these officials.

## New Portland Branch Update

Our location has been gutted and framing is underway. The Portland office should have a soft opening

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## Maine Credit Union League Endorses Bruce Poliquin

Congressman Bruce Poliquin, who is up for re-election on November 6 for Maine's Second Congressional District, has been a friend to credit unions since he was elected in 2014.

Poliquin, who serves on the important House Financial Services Committee, has not only been a credit union member from a young age—he likes to talk about the Monty Moose account his parents signed him up for as a child—he also understands the immense regulatory burden facing credit unions and fights against one-size-fits-all regulations in Washington.



**Congressman Bruce Poliquin  
and Maine Savings President/  
CEO John Reed**

The Congressman has served as a co-sponsor to many bills that would specifically help credit unions, most recently to legislation that would lift the credit union member business lending cap and allow credit unions to serve more Maine small businesses. He also takes on credit union issues as his own and when a credit union contacts his office with an issue, he personally takes the initiative to solve the problem.

Congressman Poliquin deeply cares about the people in the Second District of Maine and especially our most vulnerable, including Maine seniors. He's been a champion of Senior\$afe, a program that trains front-line credit union employees to spot the signs of elder financial abuse, and he's co-sponsored The Senior\$afe Act, which was passed into law this year in S.2155. The Senior\$afe Act provides certain protections to properly trained financial institution employees that report suspected elder financial abuse.

Bruce Poliquin is in a tough race in November and has received the endorsement of the Maine Credit Union League because of his stance on credit union issues. To learn more about Bruce and his campaign, visit [www.poliquinforcongress.com](http://www.poliquinforcongress.com).

In addition to the League's endorsement of Poliquin, it has also endorsed Chellie Pingree (D) for Maine's First Congressional District and Angus King (I) for Senate because of their strong support of the credit union industry.

## Skip-A-Payment

### Do you have a monthly loan payment with us?

If you have a loan (or loans) at Maine Savings, you may qualify for our Skip-A-Payment program. Skipping a loan payment is like making a loan to yourself. It allows you to take the stress out of the season and take charge of your holiday budget! Use the extra cash for heating costs, holiday travel, gifts, entertaining, or anything else you may need this time of year. We appreciate your membership and hope this program is useful to you.

To apply, look for our email to qualified members or go to [mainesavings.com/skipapay](https://mainesavings.com/skipapay).



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## FROM THE PRESIDENT

in mid-November. Dates for the grand opening are still to come. We are excited about how we can better serve our members in the Portland area.

### Financial Condition

I'm very happy to report we've had record growth in assets, specifically in lending, while earnings have remained strong to support this growth. We know our members have a preference to utilize their credit union as their primary financial institution and we appreciate the support and business. Our world class staff is extremely experienced and their focus on quality personal service is unsurpassed in our industry.

A handwritten signature in red ink, reading "Joel Reed". The signature is fluid and cursive, with a large loop for the 'J' and a stylized 'R'.

## Green Energy Loans

As winter slowly creeps up on us, we know how much can be saved with an efficient home. That's why we are offering special financing to help make your home more eco-friendly! Whether you simply want to be more efficient by changing to a gas system or a heat pump—or want to move into something even more green, like wind or solar—this loan offers low-interest financing with no collateral. Visit [mainesavings.com/energyloan](https://mainesavings.com/energyloan) for more details.



## International Credit Union Day

We are Celebrating International Credit Union Day this year on October 18 with special giveaways and promotions. Visit our website or social media pages on this day to participate in the celebration.



## Enhancements to Mobile Banking

We are excited to announce we have added new payment capabilities to mobile banking. This new payment feature allows members to pay Visa® Platinum, CUSO Home Lending, Business Lending Solutions and Visa® Business Black payments, directly from the Maine Savings mobile banking app.

We value every member and strive to provide the best products and services to the best members we could ask for!



## Ending Hunger December Raffle

Help us raise funds for ending hunger in Maine the entire month of December. One cash prize will be drawn every day in December— 31 chances to win! Proceeds benefit the Maine Credit Unions' Campaign for Ending Hunger. Visit our site or one of our branches before December for more information.



## New Feature Coming Soon

### Account to Account Transfers

We are pleased to offer External Transfers, also known as "A2A" (account to account) transfers, a service that allows you to transfer money to/from your Maine Savings accounts to/from any accounts you hold with other financial institutions through online banking. It makes moving your funds quick and easy!



## Champion The Cure Challenge

Champion the Cure Challenge is one of the major events in which we have the privilege of participating each year. This year we sponsored the Motorcycle Ride, but due to inclement weather, the ride was canceled due to safety concerns. We also had team members volunteering at the mall for registration packet pickup, and on event day a team manning one of the water stations. This year's fundraising goal is \$650,000 and currently is just shy of reaching this goal. If you would like to help EMMC reach this goal, please visit [ctcchallenge.org](http://ctcchallenge.org). 100% of funds raised goes directly towards cancer research and treatment in Brewer.

# Special Appreciation to Our Board of Directors

We want to thank our Board of Directors for their continual leadership and guidance of Maine Savings. The many hours they volunteer to make your Credit Union continue to grow and improve is invaluable.



**DON GRANT**  
*Chair*



**VIVIAN GRESSER**  
*Secretary*



**KELLY KARTER**  
*Vice Chair*



**JOE YOUNG**  
*Director*  
*Supervisory Committee Chair*



**DAVID BRIDGHAM**  
*Treasurer*



**KEN WHITE**  
*Supervisory Committee Member*



**KEVIN WHALEN**  
*Supervisory Committee Member*

*Thank You!*

# Service Anniversaries and New Hires 3rd Quarter

Hampden	
Veronica Levesque	32
John Reed	28
Karen Rudge	24
Robert Nelson	21
Janis Rollins	21
Janine Tremble	20
Carley Birmingham	7
Kristen Brasslett	8
Aimee Norwood	5
Marcel Blais	3
Tiffany Browning	2
Bangor—Broadway	
Katie Cobb	1
Krystal Poulin	1
Bangor—Hammond Street	
Leanne Cox	12
Corinth	
Heidi Lewis	29
Michelle Burnett	5

Ellsworth	
Sue Porter	14
Nancy Robbins	12
Michelle Dunn	9
Milo	
Valerie Curry	28
Carrie Lumbra	19
Beth L. Valvo	12
Edwina Strout	1
Vassalboro	
Nicole York	19
Donna Martin	10
College Ave	
Brittany Auclair	5
Haulani Jennings	5
Business Development	
Mitchell Small	7



## Closings

Columbus Day  
**Monday, October 8**  
Veterans Day (*observed*)  
**Monday, November 12**  
Thanksgiving Day  
**Thursday, November 22**  
Christmas Eve *closing at 1PM*  
**Monday, December 24**  
Christmas Day  
**Tuesday, December 25**  
New Year's Eve *closing at 3PM*  
**Monday, December 31**  
New Year's Day  
**Tuesday, January 1**

**Member Service Center**  
207.862.6500 or 800.273.6700  
memberservice@mainesavings.com  
Monday–Friday: 8 am to 5 pm  
Saturday: 9 am to 3 pm

**Main Office and Hampden Branch**  
101 Western Avenue  
PO Box 347  
Hampden, ME 04444  
Monday–Friday: 8:30 am to 5 pm

**Bangor | Broadway**  
671 Broadway  
Bangor, ME 04401  
Monday–Wednesday: 8 am to 5 pm  
Thursday–Friday: 8 am to 6 pm  
(5–6 pm, drive thru only)  
Saturday: 9 am to 4 pm  
(3–4 pm, drive thru only)

**Bangor | Hammond Street**  
868 Hammond Street  
Bangor, ME 04401  
Monday–Friday: 8 am to 5 pm

**Bar Harbor | Jackson Laboratory**  
600 Main Street  
Bar Harbor, ME 04609  
Monday–Friday: 7:30 am to 4 pm

**Brewer**  
Twin City Plaza, 278 State Street  
Brewer, ME 04412  
Monday–Friday: 8 am to 5 pm

**Corinth**  
500 Main Street  
PO Box 247  
Corinth, ME 04427  
Monday–Friday: 8:30 am to 5 pm

**Ellsworth**  
25 Resort Way  
Ellsworth, ME 04605  
Monday–Friday: 8:30 am to 5 pm

**Milo**  
122 Park Street, PO Box 447  
Milo, ME 04463  
Monday–Friday: 8:30 am to 5 pm

**North Vassalboro**  
912 Main Street, PO Box 189  
North Vassalboro, ME 04962  
Monday–Thursday: 8:30 am to 5 pm  
Friday: 8:30 am to 5 pm

**Old Town | College Avenue**  
College and Stillwater Avenues  
1002 Stillwater Avenue  
Old Town, ME 04468  
Monday–Friday: 8:30 am to 5 pm