

# Owner's Guide

WINTER 2019

## Growth Continues to Soar

I'm pleased to report that as of the end of October, 2018, Maine Savings had become the largest credit union in Maine. Our annualized asset growth was well over 20% for 2018. Loan growth also exceeded 20%.

These numbers far exceed any other credit union in the state. We take great pride in knowing that our members utilize our services to such a high extent.

Thanks to the continued support and business from our members, we remain an extremely sound and secure financial institution. This strength allows us to continually upgrade our products and services. Our staff continues to work very hard to be the best at what they do and it is obvious that it shows based on our outstanding year-end numbers.

I am also pleased to share that we have opened our newest branch facility in Portland. This is our first endeavor this far south and we're very excited to operate our full service branch located at 883 Forest Ave. in Portland. Although we are open now, we are planning a large grand opening celebration sometime near the end of the first quarter of 2019. We'll keep you posted on that.

*continued on page 2*

## New Portland Branch now OPEN!

Our newest branch located at 883 Forest Avenue opened Tuesday, December 4th.

### Member Focused

We are happy to now serve our members in the Portland market with our world-class products and services.

### Grand Opening

Plans for a grand opening are in the works for the end of the first quarter of 2019. Visit our website or follow us on social media for the latest dates.

### Vision

Our desire for this branch is to be a place members can use as a resource to make life's financial decisions. Whether you need to finance a car, house or business; Or you're looking for resources to get out of debt or lower your monthly payments - our amazing staff will be able to guide you to your financial destination.



## Save up to \$15 on TurboTax<sup>®</sup> on federal products, it's easy to transfer last year's tax info.



As a member of Maine Savings, you can save up to \$15 when you use TurboTax<sup>®</sup> Deluxe\* — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed.

You don't need to be a tax expert to get your taxes done right.

TurboTax<sup>®</sup> translates taxes into easy questions about your life and puts everything in the right forms for you.

- Maximum refund guaranteed
- 100% accurate calculations guaranteed
- Audit support guaranteed

**STEP 1: GO TO [www.lovemycreditunion.org/tax-services](http://www.lovemycreditunion.org/tax-services)**

**STEP 2: Select Maine from the drop-down menu**

**STEP 3: Select Maine Savings from the drop-down menu**

**STEP 4: Click Sign In or Start for Free**

**IT'S THAT EASY!**

\* #1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2017 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

## TAX REFUND TIME

**Avoid delays when having your tax refunds directly deposited to your account** with Maine Savings by verifying your account information provided on your returns. If you wish to have your return deposited into your savings account, simply enter your share account number. If you wish to have your return deposited into your checking account, make sure to enter the full 12-digit account number found at the bottom of your checks beginning with 700440xxxxxx.

To verify the status of your refund go to the IRS website <https://www.irs.gov/refunds>, or call 800-829-1040.

**Financial Institution: Maine Savings Federal Credit Union**

**Routing and Transit #: 2112-8806-4**

**If you want funds to your savings, provide primary share #**

**If you want funds to your checking, provide checking #: 700440**  
(You will need to complete this account number by using the information from the bottom of your check)

## A2A External Transfer

We are pleased to offer A2A, External Transfers, through Online Banking. This is a free service available to eligible members. Please contact one of our Member Service Representatives at 800.273.6700 to enroll today. This service enables members to transfer money to/from their Maine Savings checking or savings accounts from/to their account at another financial institution, empowering our members to manage their finances.

### Inside account, meet Outside account.

**Easily move  
money between  
your accounts  
with us and other  
financial institutions.**



## FROM THE PRESIDENT Growth Continues to Soar

*continued from front page*

We continue to reinvest in our branches around the state to ensure a superior member experience is achieved when you visit any of our facilities. I often repeat myself when I say, I take great pride in our team here at our credit union. They are very talented, knowledgeable and hardworking professionals who care deeply about our members' financial well-being.

We hold family and community near and dear to our hearts. We are fortunate to be in a position to support our local communities in many ways. We are very involved in many charitable endeavors ranging from financial support to volunteer efforts by our staff. We are all so fortunate to live in the great state of Maine.

Thank you again for your membership and business. May you

all have a very happy and healthy New Year.

John Reed  
President and CEO



# Get Up to \$15,000 in Downpayment and Closing Cost Assistance in 2019



**This program is offered to benefit our members.**

## Get into your dream home!

Since establishing the Equity Builder Program (EBP) back in 2016, Maine Savings members have received over \$170,000 in assistance for downpayment and closing costs. The program helps bridge the gap for home buyers who are close to being able to buy a home, but who may need a little bit of help. Funds for 2019 will be available beginning in March. Contact one of our Loan Officers now for more information.



## About the Equity Builder Program\*

To be eligible, you must meet income level requirements\*\*

- Recipients must attend homebuyer education/counseling program.
- Limited time program—grant funds are first-come, first-served.
- You can use this program with the CU Promise 90 loan!
- Maine Savings will reimburse appraisal costs for loans closed with this EBP.



\*Grant is provided by the Federal Home Loan Bank of Boston through its Equity Builder Program. \*\*Buyers eligible to receive assistance through the EBP are individuals and households earning no more than 80 percent of the area median income, based on their future address. To be eligible to receive assistance through the EBP, buyers must complete a home-buyer counseling program administered by an agency designated by the EBP-approved member financial institution. The program must include pre- and post-purchase counseling. Interest would not accrue on the grant and the proceeds would only be due if the property is sold within the first five years of home ownership. May not be combined with any other type of down payment programs.

## NOTICE: New Website Coming 2019

We plan to launch a new website in January 2019. Our goal is to better serve you, our valued member. We hope you enjoy the many new features of the site. Online Banking sign-in will now be located in the upper right hand corner of our site.



Online Banking Sign-in

Username

GO

Register

PERSONAL

LOANS

HOME LENDING

BUSINESS

RESOURCES

OUR STORY

CONTACT

JOIN US

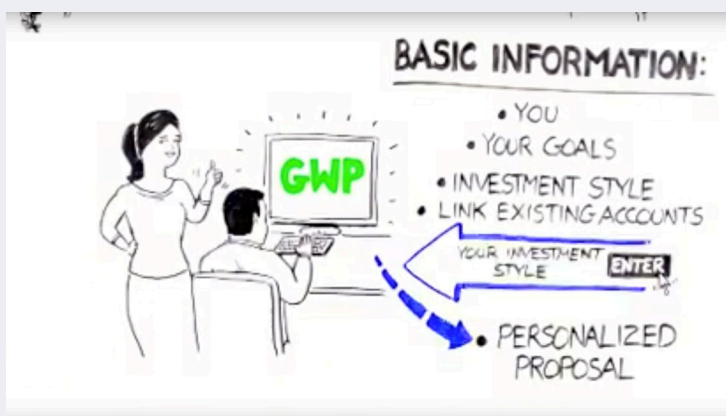
# Financial Planning

## New Product

### Guided Wealth Portfolios

Through our partnership with Northeast Planning Associates, you can experience the convenience of online investment management. Simply answer a few questions to receive a proposal, customized for you. Northeast Planning Associates will give you recommendations for your account and a calculation of your potential dollars at retirement.

See [darenseekins.com/guided-wealth-portfolios](http://darenseekins.com/guided-wealth-portfolios)



Not NCUA Insured • No Credit Union Guarantee • May Lose Value

NOTICE: Financial planning offered through Northeast Planning Associates, Inc. (NPA), a registered investment adviser. Securities and advisory services offered through LPL Financial, a registered investment adviser and member FINRA/SIPC. Insurance products offered through Northeast Planning Associates, Inc. (NPA), LPL Financial or its licensed affiliates. Maine Savings Federal Credit Union, Northeast Planning Associates, Inc., and LPL Financial are not affiliated. 101 Western Avenue, Hampden ME 04444 (207) 862-7247. Daren Seekins is registered to transact and discuss securities business with residents of the following states: ME, MA, CA.

## Service Anniversaries and New Hires 4th Quarter

Hampden		Bangor—Hammond Street	
Lori Ellison	35	Denice Dunbar	11
Colleen Hughes	20	Karen Ellis	7
Debra Whalen	20	Courtney Gervais	1
Kelly MacLeod	19	Corinth	
Vanessa Madore	14	Vikki Strout	18
Melinda Colson	13	Ashley Libby	4
Laverne Buck	10	Ellsworth	
Peggy Pearson	5	Susan Smith	16
Karen O'Clair	2	Jax Lab	
Jessica Scripture	2	Amy Archer	21
MacKenzie Coutts	1	Portland	
Charlie Porter	1	Erin Marquis	1
Michael Grow	1		
Bangor—Broadway			
Keyna Smart	1		

New Hires	
Lisa Fournier, Hampden Admin	
Taylor Bubier, Hampden Member Service Analyst	
Carrie Pierce, Hampden Member Service Analyst	
Geraldine Glass, Ellsworth Teller	
Mary Jo Hall, Ellsworth Teller	
Amy Clark, Vassalboro Teller	
Emily Pedersen, Broadway Teller	
Aleisha Sides, Broadway Teller	
Pauline Chouinard, Portland Branch Manager	
Enola Jacobsy, Portland Teller	
Brittney Coulombe, Portland Teller	
Lisa Ann Oxtan, Portland Teller Operations Supervisor	



#### Closings

New Year's Day

**Monday, January 1**

Martin Luther King, Jr., Day

**Monday, January 21**

Presidents' Day

**Monday, February 18**

**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  
 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  
 Milo, ME 04463  
 Monday–Friday: 8:30 am to 5 pm

**North Vassalboro**  
 912 Main Street  
 North Vassalboro, ME 04962  
 Monday–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

**Portland | Forest Ave**  
 883 Forest Ave  
 Portland, ME 04103  
 Monday–Friday: 8:30 am to 5 pm  
 Saturday: 8:30 am to 12 pm

