

Owner's Guide

W I N T E R 2 0 2 0

THE REED REPORT

For some time now, each letter I've written to our membership has had a similar theme—solid growth in assets, deposits, loans and capital.

And I'm happy to

report that as we close out 2019, this year-end letter is no different. Your credit union continues to be the fastest growing credit union in Maine, and we feel that trend of record growth should continue, barring any unforeseen economic, or national/world catastrophe. We look forward with excitement and anticipation to 2020 and the opportunities a new year will present.

Black Bear Debit Card

Change is inevitable and we must be willing to embrace change to move forward. One such change is the decision to not renew our Marketing Agreement with Black Bear Sports Properties (BBSP), the company that represents the marketing efforts of the University of Maine Athletics Department. We are extremely proud of our long-term relationship and financial

continued on page 2

Economic and Community Impact Study

This article was sourced from www.umainealumni.com/news/study-will-examine-the-economic-and-community-impact-of-umaine-alumni/

Maine Savings Provides Grant to the UMaine Alumni Association for Economic and Community Impact Study

UMaine alumni throughout the U.S. will be asked to participate in an in-depth study designed to examine their economic and societal impact on their communities, state, and nation.

Commissioned by the UMaine Alumni Association, the study will document the educational, economic, cultural, civic, and community roles and influences of its 109,000 members. The Margaret Chase Smith Policy Center, led by researchers Megan Bailey and Philip Trostel, will conduct the study using a combination of online and mailed surveys and telephone interviews. The study is being funded through a generous grant from Maine Savings Federal Credit Union.

"UMaine alumni play an outsized role in shaping Maine's economy and quality of life," explained John N. Diamond '77, '89G, president and executive director of the UMaine Alumni Association. "Our alumni also play influential roles nationally. This study will help us document the value-added, return-on-investment of a UMaine education to stakeholders state and nationwide."

UMaine itself will benefit from the study, Diamond explained.

"By documenting the economic impact and community involvement of our alumni, the study will help UMaine as it recruits students and faculty, engages business and industry partners, and makes its case with public policy makers, voters, and funders."

When completed, the study is expected to feature three distinct parts: the economic impact of UMaine alumni; their engagement in civic, community, and professional life; and the variables that have influenced where they have chosen to live and work.

"Such knowledge will help the Association raise public awareness and appreciation of the value and benefits — personally and professionally — of a UMaine education," Diamond explained. "It will also enable the Association to contribute substantively to public discussions related to Maine's employment, workforce development, economic potential, and quality of life."

Results of the study will be released in March.



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 (savings) 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 70044xxxxxx.

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 NUMBER:

2112-8806-4

If you want funds to your savings, provide your **primary share number (member number)**: _____

If you want funds to your checking, provide your **checking number**:
70044 _____

**Maine Savings
Members Save
on TurboTax!**

Visit mainesavings.com/turbotax

credit union members can
Save
up to **\$15**
on TurboTax®



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TurboTax

FROM THE PRESIDENT THE REED REPORT

continued from front page

support of UMaine Athletics, and specifically our support of UMaine student athletes. Our sponsorship of UMaine and its students has taken many forms over the years in addition to our specific Sports Marketing Agreement. We are proud of our advocacy and it will continue in many ways, including programs currently in place, as well as new support initiatives being developed at this time.

For those of you who carry our Black Bear Debit Card, we will be replacing that card at its normal reissue/renewal date with our ever-popular Red Wallet Debit Card. The Red Wallet card provides all the same benefits as the Black Bear Debit Card. Since inception, we have promoted the Black Bear Debit Card with the emphasis that Maine Savings would provide The Alfond Fund with a

donation of 5 cents per card swipe, and although our agreement with BBSP expired in June, we continued that donation through the end of 2019, resulting in a donation of \$50,000 for the year to The Alfond Fund, and a cumulative total of \$165,000 over the 5-year life of the Black Bear Debit Card program.

UMaine Alumni Association's Economic and Community Impact Study

We are excited to further diversify our financial support to other organizations at, or associated with, our fine State University. As a prime example, we are proud to be the official funding source for the UMaine Alumni Association's Economic and Community Impact Study. The Alumni Association commissioned this far-reaching and important study and your credit union will be the funding source.

It's an exciting time in Maine with economic growth in many areas. As a local Maine-based financial institution, we stand committed to being a strong and engaged community supporter. In addition to the many charities we currently support, we will continue to be a major champion of the University of Maine.

Thank you for your membership and business. May you and your families have a happy and healthy New Year.

Respectfully,

John Reed

President and CEO

ENDING HUNGER WALKING TOUR ENDS

Brenda is picking up checks at local food banks this year.

For many years Brenda Davis of BBC Opportunity Center has partnered with Maine CU's Ending Hunger Campaign. This year is no different, only she is not visiting Credit Union Branches this year. Representatives from each participating credit union are meeting Brenda at local food banks.

All year long Maine credit unions raise funds to end hunger in Maine. Meeting Brenda at places that benefit from this campaign has been a great opportunity to share the stories and the impact Maine credit unions are making in this state.

We anxiously await the results of this years' Ending Hunger contributions. Last year Maine Savings was able to raise over \$40,000 in contributions.



Veronica Levesque (Left) and Brenda Davis (Right)

Staff from Maine Savings meet Brenda at the Good Shepherd Food Bank for a tour and a couple hours of volunteer work.

Equity Builder Program

Funds for 2020 will become available in March.

The equity builder program provides downpayment and closing cost assistance to qualified applicants. In 2019 we had \$150,000 in available funds. We will announce the funding amount for 2020 in March (funds vary from year to year). Up to \$10,000 could be awarded per accepted applicant. If you are interested in applying for this program when funds become available, contact one of our home loan experts.

OVER
\$300,000
ALREADY PROVIDED
TO OUR MEMBERS

New Enhanced Statements Launched

Enhanced Statements

Your new enhanced statements are available and **EASIER TO READ!**

If you are not signed up to receive E-Statements, login to Online Banking and click the "Documents" tab.

Please be aware that our new statements will no longer be available on the first of the month. We are working to provide statements as close to the first as possible. We appreciate your patience as we work through this process.

[illegible]

ENHANCED PRINTED E-STATEMENT

STATEMENT 109
007/17/2017

Withholding Account Number		Statement Period	
6254		09/11 - 09/30/17	
Time Dates	Revenue	Expenses	Balance
REGULAR TRAVEL - 01	0.00	2017 TRAVEL - 0001-04	6,000.00
REGULAR TRAVEL - 02	0.00		
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Financial Planning

Get Started for Free!

Do you know how you are going to pay for retirement? Or your child's college costs? Do you have a strategy to minimize your income tax burden?

If you said no to any of these, you are not alone. Many Mainers would answer no to all of the above. But you don't have to be one of them.

As a Maine Savings member, you can meet with financial planner **Daren Seekins or John Tilton**. It's a free consultation, and there is no obligation. Can you afford not to take advantage of this member benefit?

- **Retirement Income Planning**
- **Estate Planning**
- **Income Tax Reduction Strategies**
- **Personal Investment Strategies**
- **Educational Funding**

For more information please contact Daren or John at **862-7247** or **dseekins@northeastplanning.com**.

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 NPA, LPL Financial or its licensed affiliates. The Credit Union, NPA and LPL Financial are not affiliated.

Not NCUA Insured

Not Credit Union Guaranteed

May Lose Value

Service Anniversaries

and New Hires 4th Quarter

Hampden		Cindy Bean	13
Colleen Hughes	21	Ashley Libby	5
Debra Whalen	21	Jackson Lab	
Kelly MacLeod	20	Amy Archer	22
Vanessa Madore	15	Ellsworth	
Melinda Colson	14	Susan Smith	17
Laverne Buck	11	Geraldine Glass	1
Peggy Pearson	6	Milo	
Karen O'Clair	3	Lori Ellison	36
Michael Grow	2	Vassalboro	
MacKenzie Ireland	2	Amy Clark	1
Charlie Porter	2	Bangor - Broadway	
Lisa Fournier	1	Keyna Smart	2
Carrie Pierce	1	Aleisha Sides	1
Hammond Street		Old Town - College Ave	
Denice Dunbar	12	Courtney Gervais	2
Karen Ellis	8	Portland - Forest Ave	
Corinth		Enola Jacobsky	1
Vikki Strout	19		

New Hires

Sarah Smith, Member Service Analyst
Megan Haller, Hampden Teller
Timothy Nicholas, Hampden Teller
Danika McCrum, Hampden Teller
Melissa Allen-Ramsdell, Ellsworth Teller
Brittany Hughes, Broadway Teller
Patricia Jipson, College Ave Teller

Closings

New Year's Day
Wednesday, January 1
Martin Luther King, Jr. Day
Monday, January 20
Presidents' Day
Monday, February 17

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
Saturday: 9 am to 12 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

