

A Message from the CEO

Dear Members,

My heart is full as I write to share that I will be retiring from my role as CEO of Connected Credit Union in October 2025. It has been the greatest honor of my career to serve this extraordinary credit union and our wonderful members.



When I first joined the family of Winslow Community Federal Credit Union 21 years ago, I could not have imagined the journey ahead or that I would be blessed with a larger family when we partnered and merged with Connected Credit Union in 2020. What I found here was more than a financial cooperative—I discovered a community rooted in collaboration, trust, integrity, and mutual support. It has been a privilege to work beside our faithful team, devoted volunteers, and most importantly, members like you who make everything we do meaningful. If I have any career regrets at all, it is that I did not join this credit union family sooner!

Together, we have navigated a pandemic, a merger, name change and a few economic challenges. We embraced innovative technologies and expanded our services to better meet your needs. I am proud of our commitment to and investment in the communities we serve; I celebrate our accomplishments and am confident in the bright future awaiting Connected Credit Union and its members.

Kristen Poremby, who will step into the role of CEO upon my retirement, brings outstanding experience and enthusiastic dedication to our mission. I know you will be in great hands under Kristen's leadership!

Although I am retiring from this role, I will always remain

an advocate of the Connected Credit Union family. Thank you for your trust, your loyalty, and for allowing me to be a part of your financial journey.

With heartfelt gratitude,

Cathy Bond, CEO

"Every ending marks the beginning of a treasured memory." ~Unknown

Retirement Announcements

In addition to the retirement of Cathy Bond, we would like to congratulate Carrie Bronson on her upcoming retirement as well. Carrie has served members with a smile and personal touch for 21 years. Carrie's dedication and loyalty to the credit union has been exceptional. We will miss working with her every day, but we celebrate this milestone along with her as she embarks on this next exciting chapter. Carrie enjoys spending time with her wonderful family. She especially enjoys time with her children and grandchildren. While we will miss having her as part of our team, Carrie will always be part of our Credit Union family.



Save the date!

Please join us at our Winslow branch on Thursday, October 9th as we celebrate the retirement of both Cathy Bond and Carrie Bronson. Light refreshments will be served throughout the day, between the hours of 1:00 pm and 4:00 pm. Members are welcome to come by and wish them well.





connectedcreditunion.org

Main Office

85 Civic Center Drive • PO Box 1096
Augusta, ME 04332-1096
207.623.3857 | 1.800.464.3773

Winslow Branch

12 Monument Street
Winslow, ME 04901
207.872.2636 | 1.855.946.2328

Credit Union Holidays

We will be closed on:

New Year's Day
Martin Luther King, Jr. Day
Presidents' Day
Patriots' Day
Memorial Day
Juneteenth
Independence Day
Labor Day
Indigenous Peoples' Day
Veterans Day
Thanksgiving Day
Christmas Eve closing at 1:00 pm
Christmas Day
New Years Eve closing at 1:00 pm

Inactive/Dormant Accounts

Any account having less than a \$50.00 balance that has had "no activity" for two years is subject to a monthly inactivity fee of \$2.00.

Abandoned Accounts

Accounts with no member-initiated activity for 3 years are considered abandoned by the state. If you have not made a deposit to your account recently, please do so to prevent your account from being considered abandoned. If your account becomes abandoned, we are required by law to turn the funds over to the State of Maine. Notification will be mailed to affected accounts prior to funds being turned over to the State of Maine.

Connected Credit Union's privacy notice can be found on our website at connectedcreditunion.org



Federally Insured by NCUA



Ending Hunger Campaign Update

The Maine Credit Unions' Campaign for Ending Hunger had another amazing year! Since its inception in 1990, Maine credit unions have raised over 13.5 million dollars in food and cash contributions. These funds support nonprofit organizations throughout the entire State of Maine. We are pleased to announce that the Campaign raised over \$1.3M in 2024. Thanks to the generosity of our members and staff, Connected Credit Union was able to give \$12,937.91 back to our communities, helping our neighbors in need. We express our sincere gratitude to all who have made the Campaign a success—we could not do it without you!



Congratulations to Our 2025 Scholarship Recipients

Barrett is a senior at Winthrop High School and will be attending Central Maine Community College to study plumbing and heating.

Nicole is a non-traditional student and mother of 3 going into her last year of her master's degree in social work at the University of Maine. She currently works as an ED Tech but hopes her education will lead to a career as a Child Protective Services (CPS) caseworker.

Sequora has finished her first year in the Veterinary Technology program at the University of Maine Augusta and is currently an Animal Care Technician as she works to obtain the required prerequisites to attend veterinary school.

Maeve is a Maine Top Scholar at the University of Maine, studying Biology with hopes to pursue veterinary school, focusing on large animal care.



Turn Your Equity into Opportunity!

Unlock the possibilities with a Home Equity Line of Credit! A HELOC is a great way to complete those home projects or to simplify your finances by consolidating debt.

- 12-month fixed interest rate of 5.50% APR*
- No closing costs
- Promotion ends July 31, 2025

*The regular variable rate is subject to change quarterly based on an index i.e., the Prime Rate as published in the Wall Street Journal 45 days prior to each change of January 1, April 1, July 1, and October 1 of each year plus a margin of 0%. The minimum APR is 4.00% and the maximum APR is 18%. The minimum Home Equity Line of Credit amount is \$10,000.00 and fees to establish the plan are generally between \$250 - \$600. If an in-person appraisal is needed, the cost will not be covered by this promotion.

A friendly reminder for our digital banking users that Connected Credit Union does require a periodic password change. You will be prompted at least one time each year to create a new password. For your protection, we recommend a password that is unique to your online banking. This is just one more way we are working to keep you and your finances safe and secure. Together we can help prevent fraud! **Here are some helpful tips:**

- Use unique passwords and never reuse passwords.
- Protect accounts with multi-factor authentication (MFA) whenever this is an option.
- Regularly update passwords.
- Immediately update passwords if you suspect a breach.

