

WINTER
2024

Connected
credit union

Our Loan Team Is Here For You!

Energy Loans

Is it time to put money into your home? There are many ways to make your home more efficient. Whether you need new windows, a furnace, a pellet stove or have larger home projects, we've got you covered! Improving your home adds value to your investment and we can help!

Auto Loans

Always competitive rates and convenient service. Why go anywhere else? Think of us first for your next auto loan.

Recreational Loans

Don't miss out on this great season. Outdoor family fun is what Maine's all about. Snow and fun go hand in hand during Maine winters. We've got loans to fit your budget and your sense of adventure! Reach out to our Loan Team today!



Scholarship Applications Open February 1

Connected Credit Union takes pride in supporting the young members and future leaders of our communities. We will be awarding four scholarships, each in the amount of \$1000.00, to eligible members who are pursuing a post-secondary education. You could be the next recipient! All scholarship applications must be received by the credit union, no later than April 30.

Apply online at www.connectedcreditunion.org.



Annual Meeting Announcement

Connected Credit Union's Annual Meeting will be held on Wednesday, March 27, 2024. The meeting will begin at 5:30 pm and will be held at the Augusta Elks Lodge, located at 397 Civic Center Drive in Augusta. All members and guests are invited to attend the meeting of the Connected Credit Union shareholders.

There are two seats up for re-election on our Board of Directors. The Nominating Committee, chaired by Karen Harrington, has convened and is placing the following incumbents into nomination: Dennis Scates and Miles Whitlock. As a credit union member/owner, you have the right to participate in the democratic process by electing a member in good standing to serve as a volunteer Director. Any member/owner can be nominated to the Board of Directors by filing a "Petition to Nominate." Contact the Credit Union office for details.

We look forward to having you join us.



**RSVP to annualmeeting@connectedcreditunion.org
before March 15.**

Building lifelong financial relationships; get connected, stay connected.



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 Day

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



A Season of Giving



Congratulations to the Maine Children's Home for another successful year with their Christmas Program. The Christmas Program at MCH is the only one of its kind. They provide new clothing, hats, mittens, coats, boots, toys, books and games to 1,100 Maine children whose families are struggling financially. The success of this program relies on the generosity of donors, volunteers and community. Our members always come through for us during this season of giving and this year was no exception— **it was our best year to date for donated items!** We are so grateful for the generosity of our members, staff and community.

Tips to Ring in the New Year!

- **Update your personal information with us.** You can do this in person or by using our online banking portal. Items such as your telephone number, mailing address and email address should be updated annually.
- **Change your passwords.** Passwords should be complicated and not repeated.
- **Obtain a copy of your credit report once a year.** This can help to protect your credit and help with early detection of identity theft. Check your report for accuracy. TransUnion, Equifax and Experian are the three major credit reporting agencies where you can receive your free credit report.

Paying with Points Has Never Been Easier!

Our Visa Credit Card offers ScoreCard® Rewards. These are rewards that you earn from using your Connected Credit Union Visa Credit Card on everyday purchases.

Our Visa Debit Card offers uChoose Rewards on your everyday purchases. Don't miss out on earning your points, remember... sign don't PIN, it's a win/win for your debit card purchases.

Both our credit and debit card provide you with the option **to pay for purchases** using your accumulated points! Who doesn't love earning rewards and paying with points!

Enroll your Visa Credit Card in ScoreCard Rewards today and enroll your Visa Debit Card in uChoose rewards. You can't go wrong with a credit or debit card from Connected Credit Union. Visit our website for details: www.connectedcreditunion.org.

What is Mobile Wallet?

Mobile wallet is an app that securely stores your credit and/or debit card information, providing an easier way to pay without carrying the physical card. Mobile wallet can be used anywhere you see this symbol.



It's easy to set up. Download a Mobile Wallet App—Apple Pay, Google Pay, or Samsung Pay—then follow the instructions for adding your Connected Credit Union debit and credit card. Once you have added the card information, follow the vendors' verification process. Begin paying for your purchases with participating merchants anytime!



Protect Yourself Against Fraud

Receiving an unexpected call about fraud on your account from a number that appears to be originating from our credit union, or another institution, can be alarming. Connected Credit Union will NEVER contact you by phone and ask you to share account information. Don't fall victim to a phone spoofing scam! Keep your personal information private. When in doubt, hang up and contact us using the local number you know and trust.