

Fraud: It Can Happen to You!

Connected Credit Union has seen an increase in fraudulent activity this holiday season. The emails, text messages and phone calls appear to be coming from popular online shopping sites, including Amazon, Wayfair, Victoria's Secret, to name a few.

We have also been seeing an increase in gift card scams lately. Do not engage with these phone calls, emails or text messages. Most importantly, **never give out your personal information, home banking login, social security number, account number, debit card or credit card information. Be diligent and if you have questions, contact the merchant directly using information you have on file not the information provided to you in an email, text or phone call.**



Annual Meeting to Be Held Virtually

The 55th Annual Meeting of Connected Credit Union will be held virtually at 5:00 P.M. on Tuesday, March 8, 2022. All members and guests are invited to attend the meeting of the Credit Union shareholders. There are four seats up for election on our Board of Directors— one seat for a two-year term, and three seats for three-year terms. The Nominating Committee, chaired by Dennis Scates, has convened and is placing the following incumbents in nomination: **Isaac Dyer** for the two-year term, **John Cassidy, Heather Browne and Hannah Doble**, each for a three-year term.

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 March 8. If you wish to participate in the virtual annual meeting, please email ANNMTG22@connectedcreditunion.org for details.

A Better Card for You!

You deserve a card that rewards you for your everyday purchases. With a Connected Credit Union Visa Card, you'll earn rewards simply by using it for your everyday purchases like travel, fuel, groceries and other items.

You'll receive a low interest rate and 24/7 fraud protection, as well as no transfer fees when switching from a higher interest rate card! These are just a few of the perks that go along with being a Connected Credit Union cardholder. Go ahead, reward yourself today!





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
- Independence Day
- Labor Day
- Indigenous Peoples' Day
- Veterans Day
- Thanksgiving
- Christmas Eve Closing at noon
- Christmas Day
- New Year's Eve
- Closing at 2:00 P.M.

Inactive/Dormant Accounts

Any accounts 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.

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



Federally Insured by NCUA



Mobile Wallet

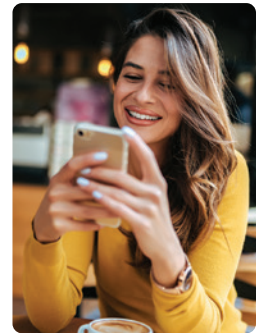
A mobile wallet is an app on your smartphone that stores your credit card and/or debit card information to make purchases instead of using your physical card. You can use your mobile wallet to make purchases anywhere you see the symbols below. Simply open your mobile wallet app, select the card you would like to pay with, and either click when prompted on your phone or tap your phone on the payment terminal. Leave your wallet at home and pay with your phone! It's easy, safe, and convenient.



We're Here For You

Our lobbies may be temporarily closed, but our remote digital products and services allow you to access your accounts 24/7 from anywhere.

- **Online Banking.** Access your accounts, transfer funds, make payments and more. You can self-enroll at connectedcreditunion.org.
- **Mobile Banking with Remote Check Deposit.** Deposit checks conveniently from your smartphone. Download the Connected Credit Union app from the app store or Google Play.
- **Electronic Bill Pay.** Create one time or recurring payments through online banking.
- **iPay Quickpay.** Use your Alexa-enabled device to access your account and make/schedule payments.
- **Online Loan Application.** Apply online 24/7.



Recreational Loans

Rates as low as **2.99%** APR*

- Terms up to 120 months
- Convenient payment options

*Annual Percentage Rate. Loans subject to credit approval. Rate and terms based on credit worthiness. Consult with a loan officer for more information. Membership eligibility required.



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 the State of Maine. Notification will be mailed to affected accounts prior to funds being turned over to the state.

2022 scholarship details can be found on our website.