# **Protecting You from Fraud**

Connected Credit Union provides you with multiple layers of fraud protection, when using your debit card. These steps are in place to protect our members from as much fraudulent activity as possible, while also protecting the credit union.

Risk scores are calculated for debit card holders to limit fraudulent activity. If a specific transaction is determined to be high risk based on that score, an alert message is sent to the member via text, call and email. At that time, the member is given a limited time to verify that the transaction was in fact, initiated by them.

Upon receipt of your alert message, it is important to follow the steps indicated to either acknowledge your transaction or report the transaction as fraudulent. The automated service requesting your response, will be a third party vendor working on behalf of the credit union.

It is critically important that we have your current contact information on file. We recommend updating your personal information with us annually, or more often if anything changes.

Debit card limits are set accordingly to help limit losses for members and for the credit union.

## **Check It Out!**

Blogging with Kerri is our newest addition to the website. Kerri provides information that is informative and always timely as she touches on many relevant topics including personal finance, banking soon





# **Managing Your Credit Card is Easy!**

- Make payments
- View transaction history
- Create e-Alerts
- Go paperless

Enroll today at eZCardinfo.com

## **Summer Fun!**

**Now is the time!** Whether you enjoy camping, boating or experiencing the great outdoors on an ATV, we can help! Our low rates on recreational vehicles makes this the perfect opportunity for you and your family to get out and have some summer fun, while enjoying an affordable monthly payment that fits within your budget. Reach out to our loan team today. Rates as low as 2.99% APR.





connected creditunion.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

### **Inactive/Dormant Accounts**

Closing at 2:00 P.M.

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









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

### **Efficiency Loans**

Now is the time to plan ahead for your winter heating costs with a low rate loan from your credit union. Don't get caught unprepared, we can help with prepaying for fuel, pellets or wood. Maybe you're thinking of purchasing a heat pump/ cooling system. Whatever your needs are, think of us first! Let's get creative together. Be sure and visit www.efficiencymaine.com to learn more about rebates and incentive programs to help you improve the efficiency of your home.

### Welcome!

We are excited to welcome **Jakob Peavey** to our Augusta branch as a Summer Intern, and **Erin Conner** to our Winslow branch as a new full-time Loan Officer!



You will see Jake in our Member Service and Drive-Up area this summer. He is friendly and energetic, he's looking forward to serving our members with top notch service! Jake is currently attending the University of Southern Maine where he is studying Business Management. He is on track to graduate in the Spring of 2022. Jake is on the wrestling team at USM, and in his spare time he enjoys tournament bass fishing, boating and spending time with his dog Teddy.



Erin Conner is our new Consumer Loan Officer. She joins our Connected team with 20 years of experience in financial services. She is friendly, enthusiastic and has a heart for community service.

Erin is a member of Waterville Sunrise Rotary and has served as a volunteer with Junior Achievement and Jobs for Maine Grads. She wants to continue volunteering in local schools and has experience working with non-profits to plan and execute

successful community events and fundraisers.

Please give Jake and Erin a warm welcome when you have the pleasure of meeting them!

# **Scholarship Winners**

- Colin P. from Maranacook High School, who is studying Medical Assisting at SMCC.
- Paige S. from Winslow High School, who is studying Studio Art at the University of Maine.
- Annalise S. from Thorton Academy, who is studying Secondary Education at the University of Vermont.
- **Elijah P.** from Central Maine Community College, who is currently studying Plumbing at CMCC.

