



**Members First • Winter 2010 • Our most important Member is you!**

## What's new at FSFCU?

Two new services are available to our members at Franklin-Somerset Federal Credit Union, available through E-Z Banking. E-Z Banking is our enhanced on-line account access service that lets you use your computer to perform many personal banking functions from the comfort of your home, at work or even on the road! And best of all, it's convenient, free, and E-Z!!!!

**E-Alerts!** Keep informed about your account with us by receiving up-to-the minute news - delivered direct to your email inbox, or your cell phone. Accessible through E-Z-Banking, an E-alert is a brief message regarding the balance in your account, a direct deposit receipt, a loan payment due or past due, or maybe a maturing certificate. There are lots of options, and they are very easy to set up and monitor. What better way to keep track of what's happening with your account? For questions or concerns, contact (207) 474-3331, ext. 235 or 1-877-952-5800, ext. 235.

**Check-Imaging!** Check Imaging is now at Franklin-Somerset Federal Credit Union! When you are logged onto E-Z Banking, you can view a history of your draft account, click on a check number and view the check image on your computer screen....even print it! No more waiting for statements – or requesting copies. Make sure you are signed up for E-Z Banking – the rest is E-Z....if you're not signed up for E-Z Banking, contact your favorite member service representative for an application today!

CUNA Mutual Insurance Society hereby provides you with notice regarding your right to cancel Credit Life and/or Credit Disability Insurance for Open-end Loan Accounts.

### NOTICE TO CONSUMER OF RIGHT TO CANCEL

MEMBER'S CHOICE Credit Life and Credit Disability Insurance is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting your credit union.

## IRS Tax Refunds via Direct Deposit

Working with Franklin Somerset Federal Credit Union, the IRS will transmit your refund directly to up to three of your credit union accounts such as checking, savings, and retirement accounts. Split refund direct deposit gives you safety and speed and it encourages saving.

With this new convenient option you can now designate the account information and amounts for each allocation for a split refund on Form 8888. You may also continue to use the U.S. Individual Income Tax Return form to send your refund to one account.

There are only two requirements for direct deposit:

1. Your account number(s), which are shown on your statement
2. Our routing number: 2 1 1 2 8 8 9 4 1



### Mission Statement

Franklin-Somerset Federal Credit Union is a member-owned organization dedicated to providing members with a wide array of products and services in a secure and financially sound manner.

## Keep us up to date!

Please make sure that the credit union has your correct account information. Maybe you have a new home, office or cell phone number, or a new mailing address or email address – let us know!

## Mark this date on your calendar!!!!

March 27, 2010 is the date set for Franklin-Somerset Federal Credit Union's Annual Meeting. This year the meeting will be held in Farmington. Watch for posters at the branch offices for the location! The meeting begins at 10:00. Don't forget!

Our Farmington and Skowhegan Offices will be open and operating normal business hours that day.



## Notice Regarding non-Visa PINLess Debit Card Transactions

We allow non-Visa debit transaction processing. This means that you may use your Visa Check Card on a PIN-Debit Network (a non-Visa network) without using a PIN to authenticate your transactions. The non-Visa debit network for which such transactions are allowed is NYCE.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Check Card include signing a receipt, providing a debit card number over the phone or via the internet, or swiping the debit card through a point-of-sale terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone or the internet), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, please give us a call.

## Six Financial Resolutions for the New Year

### A Half-Dozen Practical Steps So You Can Move Forward

- 1. Resolve to Develop a Long-Term Financial Strategy:** First, set up some financial goals: buy a new house or a VW Beetle; build up a three-month financial savings cushion; treat yourself to a round-the-world vacation. Whatever your ambition, figure out how much your goal is going to cost. Then find a way to accumulate that money. Find a second job. Set up a good budget. Save more. Spend less. Set up a special savings account.
- 2. Resolve to Keep Good Records:** If cleaning up your credit is one of your resolutions, then take the first easy step by getting a copy of your credit report. Create a financial plan and organize your records. Getting organized will save you money, time and aggravation. Set up a financial records filing system. Learn what records to save and what to throw away.
- 3. Resolve to Save:** Most financial advice suggests you try to save at least 10 percent of your income, if you can swing it. Save early and save often, and include a manageable amount for savings into your budget. Stick to doing it.
- 4. Resolve to Pay Down Debts:** One of the smartest ways you can improve your financial health is to minimize your debt. Reduce the interest rate you pay. Find a lower credit card rate and transfer your balance. See about refinancing your car or house. If you have multiple debts, pay off the highest-rate loans first.
- 5. Resolve to Economize and Cut Your Expenses:** Write down everything you spend. Keep yourself on a budget to focus your attention on your spending and you'll find little ways to economize. Your credit union, remember, tends to have lower minimums and lower fees than other financial institutions.
- 6. Resolve to Take More Advantage of Work Benefits:** Yes, you can get more out of your company than just your salary and a few pot luck lunches. Put as much as you can into your 401(k) plan if your company has one. And check to see if your company's human resources offers discounts on tickets to local events or on gym memberships or fitness programs, as well as assistance for work-related education.

# Fighting Back Against Identity Theft!

Identity theft occurs when personal information is stolen and used, without permission, to commit fraud or other crimes. The Federal Trade Commission, the nation's consumer protection agency, sends this clear and concise message regarding identity theft: DETER, DETECT, DEFEND. Here are some of their suggestions:



**Deter** identity thieves by safeguarding your information.

- Shred financial documents.
- Protect your Social Security number.
- Don't give out personal information.
- Never click on links sent in unsolicited emails.
- Don't use an obvious password.
- Keep your personal information in a secure place.

**Detect** suspicious activity by routinely monitoring your financial accounts and billing statements.

**Be alert to signs that require immediate attention:**

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

**Inspect:**

- Your credit report
- Your financial statements

**Defend** against ID theft as soon as you suspect it.

- Place a "Fraud Alert" on your credit reports, and review them carefully.
- Close Accounts
- File a police report
- Report the theft to the Federal Trade Commission

To learn more about ID theft and how to deter, detect, and defend against it, visit [ftc.gov/idtheft](http://ftc.gov/idtheft).

## Funds Availability Policy

Federal Regulation CC, "Availability of Funds and Collection of Checks," establishes availability schedules under which financial institutions must make funds deposited into transaction accounts available for member withdrawal. Our Funds Availability Policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic deposit will be available on the day we receive the deposit. In some cases, we may delay the ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit. Should an exception hold apply, the maximum hold on funds is seven business days.

*Quote for the quarter:*

*"Money and success don't change people; they merely amplify what is already there."*

*– Will Smith*

### Operations

Cass Hirschfelt  
*President/CEO*

Karen Greenleaf  
*Executive Vice President*

David Thibault  
*Vice President of Lending*

Beverly Knapp  
*AVP/Accounting Manager*

Judy Smith  
*Bookkeeper*

Carol Doran  
*Card Coordinator*

Rick Thorpe  
*Collections*

Pam Butler and Judy Tracy  
*Loan Administration/Quality Control*

### Farmington

Deborah Peters  
*AVP/Branch Manager*

Marcus Rowe  
*Asst. Branch Manager/Loan Officer*

Peggie Webber  
*Member Service Representative*

Amanda Young  
*Loan Officer/Teller*

Kelly Hader  
*Head Teller*

Jess Theriault  
Lynn Perkins, *Tellers*

### Kingfield

Nancy Merrill  
*AVP/Branch Manager*

Kaye Newell  
*Member Service Representative/Teller*

Wardy Atwood  
*Member Service Representative/Teller*

Amy Hinkley  
*Member Service Representative/  
Loan Officer/Teller*

### Skowhegan

Jennifer Soper  
*AVP/Branch Manager*

Linda Cooley  
*Asst. Branch Manager/Loan Officer*

Megan Dunbar  
*Member Service Representative*

Donna Davis  
*Head Teller*

Robyn Kremer  
*Loan Officer/Teller*

Jennifer Dionne, Ashley Conners,  
Melissa Keister  
*Tellers*

### Madison

Collette Paine  
*AVP/Branch Manager*

Brandi Emery  
*Member Service Representative/  
Loan Officer/Teller*

Dominique Rollins  
Stephanie Vermette  
*Tellers*



### Locations

#### Farmington

485 Wilton Road  
Farmington, ME 04938  
800-339-3228  
207-778-4452

#### Skowhegan

26 Leavitt Street  
Skowhegan, ME 04976  
877-952-5800  
207-474-3331

#### Kingfield

476 Main Street  
Kingfield, ME 04947  
207-265-4027

#### Madison

20 Main Street  
Madison, ME 04950  
207-696-3691

[www.f-sfcu.com](http://www.f-sfcu.com)

### Board of Directors

Rebecca Cayford  
Robert Cushing  
John Ernest  
Bruce Hill  
Walter Hill  
Cass Hirschfelt  
Brian Lewia  
Neal McCurdy  
Georgiana Wright

### Supervisory Committee

Anita Cote  
Phil Cote  
Richard Peters

### Holiday Closings

Martin Luther King, Jr. Day  
Monday, January 18  
Presidents' Day  
Monday, February 15



This credit union is federally insured by the National Credit Union Administration



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act

## Franklin-Somerset FCU Privacy Notice & Disclosure

Franklin-Somerset Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. These practices are followed by the credit union.

If after reading this notice you have questions, please contact us.

### Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

### Information We Disclose

We do not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law.

### Disclosure of Information to Parties That Provide Services to Us

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

### Disclosure of Information About Former Members

If you terminate your membership with Franklin-Somerset Federal Credit Union we will not share information we have collected about you, except as may be permitted or required by law.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.

### What Members Can Do to Help

Franklin-Somerset Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Your credit union will never call and ask for this information.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!