

**Members First · Fall 2011 · Our most important Member is you!**

## Member Appreciation Day is October 20, 2011

Credit unions build a better world! We continually demonstrate our ability to improve the lives of individuals, families, communities and countries around the world, and have done so for generations. We are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions to meet financial needs for more than 186 million members in 97 countries worldwide. We exist to serve our members, providing a safe place to save money and access affordable loans.

On October 20, 2011, credit union members around the world will celebrate **International Credit Union Day**, an event to commemorate the credit union movement's history and achievements. In honor of this special day, Franklin-Somerset Federal Credit Union invites its members to celebrate Member Appreciation Day at each of our four branches—Farmington, Kingfield, Skowhegan and Madison. The festivities begin at 9:00 A.M. and run until 4:00 P.M. and feature refreshments, drawings, and special giveaways.

Franklin-Somerset FCU proudly takes the opportunity to celebrate our history and to remind our current members why they belong to a credit union—we're all part of building a better world! We'd like to embrace our commitment to our communities by showing our appreciation. So don't miss it on October 20, 2011. Join us for a fun-filled day, help us salute credit unions worldwide, and let us appreciate our most important member...**YOU!**



## Shared Branching

This fall, wherever you go, take us with you! With Shared Branching, you can make deposits, loan payments, get cash and conduct balance transfers and inquiries at any participating credit union—just as if you were right in the lobby at Franklin-Somerset FCU! With locations in all 50 states, a 24/7 call center (888-837-6500) and a free iPhone "Find Branch" app, we can always be with you!

To find a Shared Branching location in Maine, or nationwide, ask at any of our branches, or visit [www.cuservicecenters.com](http://www.cuservicecenters.com)—and take us along!



## Abandoned Property

Every year, Franklin-Somerset Federal Credit Union is required by law to turn over lost or abandoned property to the State of Maine. If we cannot locate the owner of an account after a period of three years, any funds in that account are considered lost or abandoned. This can be avoided if you keep your address information up to date with us, and cash any checks and money orders that you receive immediately! However, life can get crazy, and if you've forgotten that you even have an account with us, it is NOT difficult to claim your property.

To check to see if you have any abandoned property with the State, check this web address: [https://www.maine.gov/treasurer/unclaimed\\_property/online/](https://www.maine.gov/treasurer/unclaimed_property/online/). If you find your name on the list, print the claim form and send it to: Office of the State Treasurer, Attn: Unclaimed Property, 39 State House Station, Augusta, ME 04333-0039. Or you can follow the links on the website to submit your claim online. Documentation for a claim varies based on the type of account. Generally, a signature with ID, Social Security number and proof of reported address or connection to the account are required.



### 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.



### 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  
Walter Hill  
Brian Lewia  
Donald Tranten  
Georgiana Wright

### Supervisory Committee

Dan Adams  
Donna Brown  
Paula Sansouci

### Holiday Closings

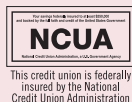
Columbus Day  
Monday, October 10

Veterans Day  
Friday, November 11

Thanksgiving  
Thursday, November 24

Christmas (observed)  
Monday, December 26

New Year's Day (observed)  
Monday, January 2



# Give Yourself a Gift This Holiday Season!

## Skip your November or December loan payment!

Make the season special... and give a gift to yourself! Choose to skip your monthly payment that's normally due in November or December. It's like "making a loan to yourself" and will allow you to put a little extra in your pocket this holiday season. Use the extra cash for holiday travel, gifts, entertaining or any holiday expenses. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!

### It's Easy to Apply

Simply complete the application, put it in an envelope, and mail it back to us or bring it to the credit union. We'll do the rest!

## Holiday Skip-A-Payment Application

Name \_\_\_\_\_

Account # \_\_\_\_\_

• Loan Payment Amount \_\_\_\_\_

Skip:  November or  December payment

• Loan Payment Amount \_\_\_\_\_

Skip:  November or  December payment

• Loan Payment Amount \_\_\_\_\_

Skip:  November or  December payment

*Contact the credit union if you have more than three loans.*

### How is your loan paid? Circle one.

Cash/Check    Payroll Deduction    or    Internal Transfer

### Please deduct the \$25.00 processing fee from my Circle one.

Savings/Checking Account    or    Payment Enclosed

Signature \_\_\_\_\_

Joint Signature (if applicable) \_\_\_\_\_

### Holiday-Skip-A-Payment Rules

1. A processing fee of \$25.00 per loan will be deducted from your account selected above, unless payment is enclosed. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Holiday-Skip-A-Payment request.
2. Loans cannot be more than 10 days past due at the time of request. Share Certificate Secured Loans, Unsecured Lines of Credit and all Real Estate Loans (i.e., Mortgages, Home Equity Line of Credit Loans, Home Equity Loans, Mobile Home Loans) are not eligible, nor is any loan where inclusion of the processing fee would cause the APR\* to exceed 18%. Application and approval required for all skipped payments. All applications are subject to the Credit Union's final approval.
3. Applications should be received **at least four business days** prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.
4. Skipped payments do not extend the term of any credit insurance policy or GAP insurance policy you may have obtained through the credit union as part of your loan.
5. By signing above, you authorize Franklin-Somerset Federal Credit Union to extend the due date of your final loan payment by one month.

\*Annual Percentage Rate

### For Credit Union Use Only

Account # \_\_\_\_\_    Suffix \_\_\_\_\_    Pay Code \_\_\_\_\_  
 Next Due \_\_\_\_\_    Process Date \_\_\_\_\_    Fee \_\_\_\_\_  
 Advance Due Date \_\_\_\_\_    Payroll \_\_\_\_\_