



Members First · Fall 2026 · Our most important member is you!

Support for our members and Ending Hunger!

On October 15, 2026, Franklin-Somerset Federal Credit Union invites its members to celebrate with us at each of our five branches: Farmington, Kingfield, Stratton, Skowhegan and Madison in honor of International Credit Union Day (Member Appreciation Day). Beginning at 10:00 a.m. and running until 2:00 p.m. there will be refreshments and giveaways. We're also adding a special give-away for CU Kind Day (October 13), while supporting the Maine Credit Union League's Ending Hunger Challenge!

The Maine Credit Union League is once again holding a \$100,000 Challenge for the month of October to benefit their Campaign for Ending Hunger, and the Good Shepherd Food Bank. The goal is to raise \$100,000 in one month. Fighting food insecurity amongst families statewide and in our own backyard is important, and online donations are accepted at campaignforendinghunger.org/f-sfcu/ if you would like to consider making a tax deductible donation!

Once again, here is an opportunity to celebrate the history of credit unions, accept the Ending Hunger Challenge and remind our current members why they belong to Franklin-Somerset Federal Credit Union...people helping people! We'd like to embrace our commitment to our communities by showing our appreciation. So don't forget to pop in and say hello on October 15 and help us do our part in this challenge, and let us appreciate YOU!



AI Scams and Fraud Prevention

October is Cybersecurity Awareness Month, and as technology evolves, so do the tactics scammers use.

Artificial intelligence (AI) is making scams more convincing than ever. Fraudsters can use AI to create realistic emails, text messages, and even voice recordings that appear to come from trusted organizations, friends, or family members.

Protect yourself by slowing down and verifying unexpected requests for money, personal information, or account access. If someone you know contacts you with an unusual request, even if the voice sounds like them, hang up and call them directly using a number you already know.

Never click links or open attachments from unknown senders, even if the message looks legitimate. If something feels suspicious, contact the person or organization directly using a trusted phone number, app, or website.

Be cautious of urgency. Scammers often use pressure to get you to act before thinking through what is happening.

If you receive a suspicious request, contact Franklin-Somerset Federal Credit Union directly at 207-612-5400 or stop by one of our branches. We are here to help!

Abandoned property

Every year, F-SFCU is required by law to turn over lost or abandoned property to the State of Maine. If the owner of an account can't be located after a period of three years, any funds in that account are considered lost or abandoned. Please keep your address information with us up to date! To claim your property if the State of Maine is holding it, check this web address: maineunclaimedproperty.gov. 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 follow the links on the website to submit your claim online. Documentation for a claim varies based on the type of account.



Mission Statement: What we do, matters.

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

Stratton

104 Main Street
Stratton, ME 04982
207-612-5455

Operations Center

114 E. Madison Road
Madison, ME 04950
207-612-5400

www.f-sfcu.com

Board of Directors

Robert Cushing
Stephen Guenette
Walter Hill
David Keith
Wendy Pomeroy
Paula Sansouci

Supervisory Committee

James Collins
Suzanne Morison
Beverly Noonan
Kenneth Thomas

Holiday Closings

Indigenous People's Day/CU Kind Day
Monday, October 12

Veteran's Day
Wednesday, November 11

Thanksgiving
Thursday, November 26

Christmas Eve
Thursday, December 24 – closing at noon

Christmas Day
Friday December 25

New Year's Eve
Thursday, December 31 – closing at noon

New Year's Day
Friday, January 1



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 or 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 _____

Quote for the Quarter

"You can be rich in spirit, kindness, love and all those things that you can't put a dollar sign on." ~ Dolly Parton