



Members First · Fall 2025 · Our most important member is you!

CU Kind Day, International Credit Union Day and the Ending Hunger Challenge!

This year, Franklin-Somerset Federal Credit Union will be celebrating **CU Kind Day** and **International Credit Union Day**, while supporting the Maine Credit Union League's Ending Hunger Challenge! On October 16, 2025, Franklin-Somerset FCU 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 adding a special give-away for CU Kind Day on October 13.



We will also be taking part in the **Maine Credit Unions' \$100,000 Challenge** for the month of October, to benefit the 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/donate/ if you would like to consider making a tax deductible donation.

This is an opportunity to celebrate the history of credit unions, accept the Ending Hunger Challenge and remind our current members why they belong to a 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 16 to help us do our part in this challenge, and let us appreciate YOU!

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: http://www.maine.gov/treasurer/unclaimed_property/. Either 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.

Fraud Alert: Watch Out For New Scams

Scammers are getting smarter, and more high-tech. Here are the top fraud threats you need to know about right now.

1. **AI Impersonation and Deepfakes**
Criminals are using artificial intelligence to mimic voices and create fake videos. In one recent case, a scammer used a deepfake (synthetic video/audio) of a soap opera star to trick a victim into sending over \$400,000. If someone sends you a video or voice message asking for money, verify it through another method first.
2. **Romance and Investment Scams ("Pig Butchering")**
Scammers build fake online relationships and slowly convince victims to "invest" in fake platforms, often involving crypto. These scams are highly emotional and costly.
3. **Text Message Scams (Smishing)**
Fake texts claiming your account is locked or that you've won a prize are on the rise. Don't click links or share personal info via text.

Stay Safe

- Don't trust unfamiliar calls, texts, or videos.
- Enable two-factor authentication.
- Contact us directly if something feels off.

At Franklin-Somerset Federal Credit Union, your security is our priority. When in doubt, call us at 207-612-5400 or stop by your favorite branch. We're here for you.



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

Operations Center

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

Stratton

104 Main Street
Stratton, ME 04982
207-612-5455
www.f-sfcu.com

Board of Directors

Robert Cushing
Stephen Guenette
Walter Hill
David Keith
Wendy Pomeroy
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Robert Webster

Supervisory Committee

James Collins
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Suzanne Morison
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Holiday Closings

Indigenous Peoples' Day
CU Kind Day
Monday, October 13

Veterans Day
Tuesday, November 11

Thanksgiving
Thursday, November 27

Christmas
Thursday, December 25

New Year's Day
Thursday, 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.

For Credit Union Use Only

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

*Annual Percentage Rate



Quote for the Quarter

"Happiness often sneaks in through a door you didn't know you left open." ~ John Barrymore