



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

Annual Meeting Saturday, April 18

It's time for our Annual Meeting, and you're invited! This year, the event will be held on April 18, 2026, at 10:00 am at the American Legion Hall on School Street in Kingfield. It's a chance to meet some of our crew; and review how the credit union performed in 2025 and where it's headed in 2026. This year, two candidates were submitted to the nominating committee for re-election: **Stephen Guenette**, and **David Keith**.

Steve has been with the Credit Union since 2022. He first replaced a board member who relocated to another state, then was voted onto the board by the membership in 2023. As a native of Skowhegan, he has had a varied career working with turbines for Siemens all over the world. His first comment on the board was "I have no qualities in the banking industry," but that has changed considerably in the last four years! Not only has he enjoyed his education in finance, his experience with managing people and crews, while following procedures and policies has made his experiences invaluable to the board.

David joined the board in 2023. Hailing from Farmington, David's experience serving the municipal/public sectors since 1981, most recently as the Superintendent of the Carrabassett Valley Sanitary District has brought a new perspective to F-SFCU. Familiar with budgets, regulatory reporting requirements, capital planning, revenue status/forecasts, administrative functions and human resources, David has shared his wealth of knowledge with our board. Both Steve and David are looking forward to serving another term for the credit union!

Once again this year our own **Melinda Ewig** will be treating us to her delicious baked goods, and we will also have drawings for prizes. We look forward to seeing you there!

Convenient Loan Payments

If you are looking for an easy way to make a payment on your loan, check out our website. To make a payment, just click the "make a payment" link on our homepage. We're also available for payments over the phone if you prefer. Or, if you need a loan, we're here for you! Just call to make an appointment with one of our friendly loan officers at your favorite branch: Farmington, Kingfield, Stratton, Skowhegan or Madison. Call 612-5400 for a payment or an appointment.



Ending Hunger Campaign

Thank you to our members for their continued support and generosity in helping address food insecurity across our state. **Maine Credit Unions' Campaign for Ending Hunger** surpassed its goal again this year and raised a total of **\$1,496,116.71**.



Franklin-Somerset FCU raised funds along with the rest of the credit unions in the state—and were able to donate to several different food pantries in our local communities. Maine's food insecurity rate means one in seven Mainers struggle to find room in their household budgets to find food.

Since the campaign's launch in 1990, Maine credit unions have contributed over **\$16.3 million** in both food and financial donations to hunger-relief efforts statewide. We appreciate your contributions and ongoing efforts! For more information or to donate, please visit <https://campaignforendinghunger.org/>.



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
Paula Sansouci

Supervisory Committee

James Collins
Suzanne Morison
Beverly Noonan
Kenneth Thomas

Holiday Closings

Memorial Day
Monday, May 25

Juneteenth
Friday, June 19

Independence Day
Closing at noon
on Friday, July 3



Fraud Call: How to Stay Vigilant

Fraud calls are on the rise and becoming more sophisticated, using robocalls, caller ID spoofing, and even AI. With millions of robocalls placed each year, staying vigilant is key.

How to Spot a Fraud Call

- Unexpected calls: Be cautious of unsolicited calls from unknown numbers, especially claiming to be from trusted organizations.
- Urgency: Scammers push you to act quickly to avoid consequences.
- Personal info requests: Never give out sensitive information over the phone.
- Too-good-to-be-true offers: Don't fall for unbelievable prizes or deals.
- Suspicious caller IDs: Fraudsters spoof trusted numbers to look legitimate.

What To Do

1. Hang up immediately if you suspect a fraud call.
2. Verify by calling the organization directly using their official contact details.
3. Report to the FTC at ReportFraud.ftc.gov.
4. Block suspicious numbers using your phone or an app.

Stay Safe

- Use call blocking tools to filter out robocalls.
- Register on the Do Not Call List to reduce unsolicited calls.
- Monitor accounts for unauthorized transactions.

At Franklin-Somerset FCU, we will never call and ask for personal information like your account number or PIN. If you're ever unsure about a call or message, we're here to help. Contact us directly to verify any concerns and help protect your account.

Mobile Deposit Capture

Have you tried to deposit your checks through your mobile device? You can take a picture of the front and back of your check and deposit it electronically using the "deposit" button in our mobile app.

You can deposit up to three checks per day, provided they equal \$2,500 or less. For funds availability, \$25 will be immediately available per business day (not per check); a one-business day hold will be placed on the next amount up to \$250; and any amount above \$250 (up to the \$2,500 limit) will have a three-business day hold.

There are special endorsement requirements. The back of the check needs to say "For Mobile Deposit Only FSFCU," with your **member account number** and **signature**. If any part of the endorsement is missing, the check will be rejected. Instructions will show once the application is launched with the "deposit" button. After the deposit, retain the physical check for 30 days and then securely destroy it.

For FSFCU mobile, look for us in the Android or iOS app store to download our free app to your mobile device. For more information contact Electronic Services Support at (207) 474-3331 x235.

When You Need Financing...

If you're shopping for a new car, boat, motorcycle, RV or camper, and the dealer is part of the CULANE network that links buyers with credit unions for financing, make sure you mention that you are a member of Franklin-Somerset FCU! Ask the dealer to connect you with us to arrange the financing. For the best rate, contact us for **pre-approval** prior to shopping. Then, wherever you shop, ask if the dealer belongs to the CULANE network, and let them know you'd like to finance it with us!

Quote for the Quarter

"Happiness is not determined by what's happening around you, but rather what's happening inside you. Most people depend on others to gain happiness, but the truth is, it always comes from within."

~ John Spence