



**Members First · Winter 2026 · Our most important member is you!**

## Happy Holidays to Our Members!

You may have noticed a \$25 deposit in your share account recently with a message reading Happy Holidays! Franklin-Somerset Federal Credit Union has had another successful year in 2025, thanks to our members, and a deposit has been made into every active share account as our way of recognizing the support of our members, and the use of our services. This is a token of our appreciation to you, for being our member!\*

As an owner of our not-for-profit financial cooperative, we are very grateful for our members and their loyalty to F-SFCU. So, THANK YOU from us to you! The happiest of holiday seasons to you — and best wishes for the New Year!

\* (Some restrictions apply, and not all accounts qualified.)

## Bill Pay and Remote Deposit Capture with Digital and Mobile Banking



**Bill Pay** is quicker and easier than writing checks. It's available 24/7, so you can pay your bills whenever you want to! Just sign up for Digital Banking, (if you haven't already) and click on the Bill Pay tab.

Remote deposit capture (RDC) allows members to scan checks remotely and transmit the check images for deposit. The deposit is posted to the member's account and the funds are available based upon the member's particular availability schedule. In Digital Banking, use the "deposit" button to deposit up to three checks per day, provided they equal \$2500 or less.

There are special endorsement requirements. The back of the check needs to say "FOR MOBILE DEPOSIT ONLY F-SFCU, 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.

For F-SFCU 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 207-612-5435.



## Affordable Health Insurance Made Easy

Let the TruStage Health Insurance Program simplify your search. Learn more today! With your membership, the TruStage Health Insurance Program makes it simple to find the right plan for you.

- Designed for credit union members
- Dedicated experts to help you understand and choose health coverage wisely
- Tools to compare plans and identify financial assistance

Online or over the phone, TruStage Health Insurance Program with GoHealth, gives you access to licensed agents who can help you make an informed decision.

Find Your Plan! Visit [TruStageHealth.com](https://TruStageHealth.com) or call toll-free 1-888-416-2166.

The TruStage™ Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth LLC. GoHealth LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. TruStage Insurance Agency, 2014 All Rights Reserved.



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

## Board of Directors

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

## Supervisory Committee

James Collins  
Michael Fogg  
Suzanne Morison  
Beverly Noonan  
Kenneth Thomas

## Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 19  
**Presidents' Day**  
Monday, February 16



## 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.

## 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.



## Loan Payments Over the Phone or On the Web

If you are looking for an easy way to make a payment on your loan, try checking out our website! To make a payment just click the "make a payment" link, or call 612-5400 and we'll assist you in making your payment over the phone for a slight fee.

## Abandoned Property

Please keep your address information and phone number with us up to date! 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 and have to be sent to the state.

To claim your property if the State of Maine is holding it, check this web address: <https://www.maineunclaimedproperty.gov/app/claim-search>. Helpful hints are provided for searching, with processes to submit your claim online. Documentation for a claim varies based on the type of account.

## Quote for the Quarter

"Success is only meaningful and enjoyable if it feels like your own."

~ Michelle Obama