

Members First · **Spring 2022** · Our most important member is you!



## Annual Meeting

Franklin-Somerset Federal Credit Union's Annual Meeting is scheduled for May 23, 2022, at 5:00 p.m., and although we enjoy seeing our members in person, in light of gas prices and pandemic concerns, we've decided to keep the virtual format again this year. We do have two seats on the Board that are up for consideration. We have one incumbent seeking re-election from the Madison area: Paula Dore, who has served diligently for several years; and one open seat to represent the Kingfield area. We are currently looking for candidates to serve on our board. If you have any interest, please contact Beverly Knapp at 207-612-5436 by April 20, 2022.

## Can we see the finish line from here?

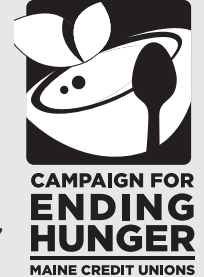
It's now been two years since the COVID global pandemic became household news. And though reports are indicating the end may be in sight, no one really knows for sure. Our team at Franklin-Somerset Federal Credit Union wants to reassure you that we are still committed to being here for you. We are still focused on our goal to ensure the credit union services you depend on remain as unaffected by the virus as possible.

We are still encouraging members to utilize our drive-up services: TellerPhone, EZ Banking, and Mobile Banking. If you need account or loan services, we are available by phone, and email, and will make appointments to limit your time in our lobbies. You can also apply for a loan online through our website! We can provide assistance for setting up online or mobile banking, and don't forget: Shared Branching is also available (with over 170 branches around the state that participate) to help you manage your money.

We are always striving to serve your financial needs— and 2022 is no exception. Maybe the pandemic is over— and maybe the end IS in sight. Just know that we're here for our most important member... you!

## Thank You!

In 2021, Maine Credit Unions' Campaign for Ending Hunger fundraised a total of **\$930,367.80**, thanks to the generous support of members (YOU!), employees, volunteers, and local businesses. Maine Credit Unions' Campaign for Ending Hunger has raised over \$11.3 million since its inception in 1990.



The Campaign provides funds to organizations like Good Shepherd Food Bank, Full Plates Full Potential, schools, colleges, food pantries, and meal sites to get food into the hands of hungry Mainers. Dollars raised by the Campaign stay in Maine.

We appreciate your contributions and ongoing efforts! Thanks for being on our team.

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

## Board of Directors

Robert Cushing  
Paula Dore  
Walter Hill  
Brian Lewia  
Patricia Veayo  
Georgiana Wright  
Cecile Newell

## Supervisory Committee

Michael Fogg  
Suzanne Morison  
Beverly Noonan  
Paula Sansouci  
Kenneth Thomas

## Holiday Closings

### Memorial Day

Monday, May 30

### Independence Day

Monday, July 4



## New Signs!

Our signs have a new look and more to say! Recently, Northern Signs of Waterville, Maine, installed brand new signs at four of our locations— Farmington, Kingfield, Skowhegan and Madison— complete with message boards. The striking maroon signs sport a map outline of the state of Maine, complete with our two counties emphasized.

The signs are all identical, and bring a clean, more cohesive look to our credit union. Hopefully, the new look will catch your eye. Be sure to watch for loan specials, information, or just check the time and temperature.

## Three Ways to Help Prevent Identity Theft

According to the Federal Trade Commission (FTC), identity theft complaints increased from 651,000 in 2019 to 1.4 million in 2020. It's important that people do their part in an effort to protect their identity. If a fraudster steals your personal information, they can run up charges on credit cards, withdraw money from your accounts, open new accounts in your name, and more. Here are three ways you can help prevent identity theft:

**Safeguard Your Physical Records.** To limit the chances of identity theft, safeguard important documents at home, such as your Social Security card, birth certificate, passport, recent credit union statements, and tax documents. Put these documents in a locked safe. If you throw away any documents with your personal information on them, tear them up or shred them beforehand.

**Enable Two-Factor Authentication.** Consider enabling two-factor authentication on all of your accounts. That way, accounts can only be accessed after entering the username and password, then by completing another prompt—such as entering a code you receive via text or email or scanning a fingerprint. Without having access to the latter, a fraudster can't access your accounts.

**Don't Overshare on Social Media.** Not only is it common for someone to share their full name and date of birth on social media, but people often share updates on their whereabouts and interact with family members. For example: John Smith makes the following status update, accompanied by a photo: "Hey, everyone! Check out my new car! I'm meeting my mom at the dog park. Spike loves playing fetch!" John's mother, Jane (Doe) Smith comments, "I can't wait to see you!" Without John realizing it, answers to common security questions were revealed:

*What is the make and model of your first car?*

*What is your childhood pet's name?*

*What is your mother's maiden name?*



Be wary of oversharing online. For tips on staying safe and limiting the threat of identity theft on social media, visit the National Cybersecurity Alliance's website.

## Quote for the Quarter

"About the time we can make ends meet, somebody moves the ends."

~ Herbert Hoover