



Members First · Fall 2022 · Our most important member is you!

## Member Appreciation Day October 20

This is an opportunity to celebrate our history and to remind our members what it means to belong to Franklin-Somerset FCU. This year, we will be celebrating Member Appreciation Day on October 20, 2022 – International Credit Union Day — and our lobbies in Farmington, Kingfield, and Skowhegan, will be open. Our Madison and Stratton branches will remain as they have been. We are dedicated to serving our members, committed to ending hunger, the creation of financial education opportunities, statewide access, nationwide convenience, and helping you build financial stability — everything to establish us as a great financial partner. We hope to see you, driving through or popping in for a quick transaction — we appreciate your patronage and patience!

## Abandoned Property

Don't forget to keep us in mind if you move or change your name. Every year, Franklin-Somerset Federal Credit Union is required by law to turn over lost or abandoned property to the State of Maine. If we cannot locate the owner of an account, after a period of three years any funds in that account are considered lost or abandoned. Please try to remember us and keep your address information with us up to date!

To check to see if you have any abandoned property with the state, check [http://www.maine.gov/treasurer/unclaimed\\_property/](http://www.maine.gov/treasurer/unclaimed_property/). If you find your name on the list, 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 you can follow the links on the website to submit your claim online. Documentation for a claim varies based on the type of account. Generally, a signature with ID, Social Security number and proof of reported address or connection to the account are required.



## Check Out Our Online Loan Applications

If you are looking for an easy way to apply for a loan, check out our website! To apply for a loan, look under “loans”— and see how easy it is!

## 2022 Best Places to Work in Maine

Franklin-Somerset was recently named as one of the **2022 Best Places to Work in Maine** for the second year in a row! This statewide survey and awards program was designed to identify, recognize and honor the best places of employment in Maine, benefiting the state's economy, its workforce and businesses. The 2022 Best Places to Work in Maine list is made up of 100 companies in three size categories: small, medium and large. The awards program was created in 2006 and is a project of the Society for Human Resource Management–Maine State Council (MESHRM) and Best Companies Group. Partners endorsing the program include *Mainebiz*, the Maine State Chamber of Commerce, and Maine HR Convention.

Franklin-Somerset also made the Forbes list of BEST-IN-STATE credit unions for 2022! Forbes went directly to our members, conducting in-depth interviews of more than 26,000 US citizens from all 50 states on their banking relationships. The questions focused on six separate facets of that relationship: trust, terms and conditions (including reasonable and transparent fees), branch services, digital services, customer service and financial advice. Based on a 1–100 scale, scores ranged from 74.2 to 93.6, and just 3.4% of the credit unions across the country made the cut for the Best-In-State rankings!



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  
Brian Lewia  
Paula Sansouci  
Robert Webster  
Georgiana Wright

## Supervisory Committee

James Collins  
Michael Fogg  
Suzanne Morison  
Beverly Noonan  
Kenneth Thomas

## Holiday Closings

**Indigenous Peoples' Day**  
Monday, October 10  
**Veterans Day**  
Friday, November 11  
**Thanksgiving**  
Thursday, November 24  
**Christmas** (observed)  
Monday, December 26  
**New Year's Day** (observed)  
Monday, January 2



## 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
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- 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 \_\_\_\_\_



## Make Your Loan Payment Conveniently!

If you are looking for an easy way to make a payment on your loan, try checking out our website! Just click the "make a payment" link on our homepage and follow the steps. Another easy way is to call 207-612-5400 and mention you'd like some assistance making a payment. It's easy and it's convenient!

### Quote for the Quarter

"Step with care and great tact, and remember that Life's a Great Balancing Act."

~ Dr. Suess