



Members First · Spring 2024 · Our most important member is you!



Annual Meeting

It's time for our Annual Meeting, and you're invited! This year, the event will be held on April 27, 2024, 10:00 am, at the Main Street Middle School in Madison. This will again be an in-person meeting and we're looking forward to seeing you there! We have three incumbents seeking re-election this year, Robert Cushing, Dan Hill and Brian Lewia. We're currently interviewing candidates for challengers, and we're always looking for qualified candidates to sit on our board; just contact Beverly Knapp at 612-5436 for an application. Again, this year our own two favorite bakers, Melinda Ewig and Jessica Clouser from our Kingfield and Farmington branches will be providing refreshments, and we will have drawings for prizes....so we hope to see you there!

Shopping for a New Car, Boat, Motorcycle, RV or Camper?

If 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! We've got good rates and terms—just ask the dealer to connect you with us to arrange the financing. Documents are submitted electronically, which reduces processing time and provides quicker decisions, getting you your new car, boat, motorcycle, RV or camper that much faster! 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!



Ending Hunger Campaign

Maine Credit Unions' Campaign for Ending Hunger surpassed its goal again last year and raised a total of \$1,221,868.94, thanks to the generous support of members (YOU!), employees, volunteers, and local businesses. Franklin-Somerset Federal Credit Union raised funds along with the rest of the credit unions in the state—and were able to donate almost \$15,000 in total to several different food pantries in our local communities. According to the University of Maine Cooperative Extension, Maine has the second highest rate of food insecurity in New England; and ranks 35th in the nation. Credit Unions raise funds all year long—and this year the campaign was able to support 280 organizations in need. Maine Credit Unions' Campaign for Ending Hunger has raised over \$13.5 million since its inception in 1990. We appreciate your contributions and ongoing efforts! Thanks for being on our team. For more information or to donate, please visit www.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
Brian Lewia
Paula Sansouci
Robert Webster

Supervisory Committee

James Collins
Michael Fogg
Suzanne Morison
Beverly Noonan
Kenneth Thomas

Holiday Closings

Memorial Day
Monday, May 27

Independence Day
Thursday, July 4th



NEW! Remote Deposit Capture

Franklin-Somerset Federal Credit Union upgraded our digital banking product recently, and you may have noticed on your mobile device a new “deposit” button! We now have remote deposit capture—which means you can take a picture of the front and back of your check and deposit it electronically.

You can deposit up to three checks per day, provided they equal \$2500 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 \$2500 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.

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 ext. 235.



Don't Forget...Convenient Online Loan Application and Loan Payments!

If you are looking for an easy way to apply for a loan or make a payment on your loan....try checking out our website.

To apply for a loan, look under “loans” – and see how easy it is! To make a payment just click the “make a payment” link on our homepage. We're also available for loans over the phone, or by appointment.

Just contact one of our friendly loan officers at your favorite branch: Farmington, Kingfield, Stratton, Skowhegan or Madison. And for payments – call 207-612-5400.



Quote for the Quarter

“Life isn't about finding yourself. Life is about creating yourself.”

~ George Bernard Shaw