

Members First • Summer 2025 • Our most important member is you!

Savor the Summer with Staycation Ideas That Feel Like a Getaway!

Summer is here, and you don't need a plane ticket or a hotel reservation to enjoy every sunny second of it. A staycation can be just as refreshing (and way more budget-friendly). At Franklin-Somerset Federal Credit Union, we love helping our members soak up summer fun without soaking their wallets.

Here are some summer staycation ideas that bring the vacation vibes home:



- **Create a Backyard Beach Day** – Set up a kiddie pool, grab a beach chair, make a tropical drink, and cue the island tunes.
- **Be a Tourist in Your Own Town** – Visit a local attraction you've never explored—think mini-golf, farmers markets, botanical gardens, or a historic site.
- **Host a Summer Tasting Night** – Try new foods on the grill, sample local ice creams, or make it a backyard s'mores party.
- **Outdoor Movie Marathon** – Hang a sheet, set up a projector (or laptop), and invite friends for a warm-weather movie night under the stars.
- **Plan a Mini Adventure Day** – Bike to a local park, pack a picnic, or take a sunrise hike—don't forget the sunscreen and camera!
- **Unplug and Recharge** – Whether it's a hammock nap, a good book, or a no-phone day, take time to truly unwind.
- **Budget Bonus** – Skip the travel costs and stash the savings in your vacation fund for future getaways. Ask us how to set up a dedicated savings account—it's a great way to plan without stress.

Summer memories don't have to come with a high price tag. Make the most of the season right where you are, and let Franklin-Somerset Federal Credit Union help you keep your finances as cool as your lemonade.

Annual Meeting

Saturday, April 19, 2025 marked the date for FSFCU's annual meeting this year. It was held at the Skowhegan-Madison Elks Lodge on Silver Street in Skowhegan. Chair Paula Sansouci welcomed the members, with reports by Michael Fogg, Supervisory Chair, Paula Sansouci, Board Chair, and Beverly Knapp, CEO. It was shared that once again the credit union was able to give \$25 dollars back to members as an extraordinary dividend. There were games and drawings for multiple prizes, as well as delicious refreshments made by our own Melinda Ewig. There were two incumbents up for re-election, and there were no challengers, so both Robert Webster and Paula Sansouci retained their seats. Any member wishing for more information regarding service on FSFCU's board, please contact Beverly Knapp at 612-5436 for details.

Ask About Our Summer Fun-In-The-Sun Loan!

For a limited time, Franklin Somerset Federal Credit Union is offering a Summer Fun-In-The-Sun Loan, with loan amounts from \$500 to \$3,000. Ask your favorite lender for more details!! Not all applicants will qualify, automatic payment is required and other restrictions apply.



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
Robert Webster

Supervisory Committee

James Collins
Michael Fogg
Suzanne Morison
Beverly Noonan
Kenneth Thomas

Holiday Closings

Independence Day
Friday, July 4

Labor Day
Monday, September 1

Indigenous Peoples' Day
Monday, October 13



How has Shared Branching changed?

Shared Branching is a great way to travel and have fee-free access to your money at any credit union that supports it. Look for the CO-OP Shared Branching sign at participating credit unions, contact your favorite branch of Franklin-Somerset Federal Credit Union, or use the Maine's Credit Unions branch locator on the web.

To use a Shared Branch, make sure to bring along these documents:

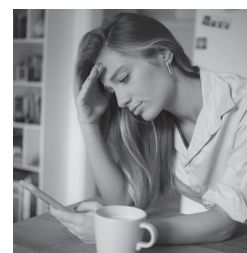
- Your valid, government issued I.D. (i.e. state driver's license, U.S. passport)
- Your credit union's name
- Your member number

Additionally, you may need to provide the last four digits of your Social Security number and your address as it appears on your account. Effective May 1, 2025, it is necessary to comply with IDCHECK requirements. Non-Maine residents who utilize a Shared Branch in Maine, or Maine residents who utilize a Shared Branch out of state, prior to or upon arrival at a Shared Branch location, must visit <https://verify.coop.org> and follow these steps:

- Enter your Credit Union's name or choose from the dropdown list.
- Enter your Member Number and the last 4 digits of your Social Security Number.
- Upload a photo of the front of your government-issued ID.
- Upload a photo of the back of your government-issued ID.
- Your ID is securely stored and can be reused for future transactions.
- Take a selfie for identity verification.
- Your selfie is securely stored for future use.
- Receive a unique verification code (valid for 20 minutes).
- Present this verification code to the teller to proceed with your transaction as normal: a deposit to your account, a withdrawal from your account, a loan payment or a transfer.

Some Common Scams to Watch Out For...

Scams and fraud are as prevalent now as ever before! Crooks are impersonating financial institutions by sending a text to members and non-members alike, claiming that a large amount will be withdrawn from your account at the credit union, and to "click here" to stop it. Once the victim has clicked, the fraudsters duplicate the login page of the financial institution's on-line banking, and trap login information from anyone who tries to login. If the fraudsters succeed, they now have access to your online banking information and your funds.



- Don't click on links or download files from unexpected texts or emails.
- Don't provide personal or financial information if you've been contacted about winning a prize...especially if you didn't enter to win one!
- Don't transfer money to someone you don't know. If you are asked to send payment via wire transfer, prepaid card or cryptocurrency, do not do it. Once the money is sent, it is usually gone for good.
- Do not accept a check for more than the amount you are selling an item for. After the sale, the scammers will ask you to send back the difference...the check they sent you will bounce, and you will lose the item you sold, and the money.
- Watch out for romance scams, charity scams and debt settlement scams. These are schemes to gain your trust, appeal to your sense of caring, or focus on a possible bad situation, all of which, if the scam works, leaves you in a worse situation.

Remember if something feels off, take a step back and thoroughly think things through and research what you can, it may make a difference in protecting your finances and personal information.

Quote for the Quarter

"My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style."

~ Maya Angelou