



Members First · Summer 2019 · Our most important member is you!

Stop Elder Fraud From Cheating a Loved One

Every year, crooks bombard older Americans with sweepstake scams, junk mail, phony investment schemes, bogus charity fundraisers, Medicare fraud, and predatory reverse mortgages. And that’s just a few of the con games and hoaxes that cost people over 60 nearly \$3 billion a year, according to AARP.

Older folks often don’t want to admit they may have been victimized. AARP lists these several telltale signs to watch for:

1. Money and valuables are disappearing for no good reason.
2. Bills aren’t being paid, and a parent seems confused about his or her finances.
3. The parent is secretive about money and says he or she needs more. There may be strange credit card charges.
4. A family member won’t answer questions about your parent’s money.
5. Someone new befriends your parent and manages to take joint title to accounts and property.

FSFCU encourages its members of all ages to be aware of the dangers of financial fraud. To help seniors and their service providers—financial advisors, physicians, employees of financial institutions, and caregivers—recognize common types of fraud, two government agencies have created a free training module called “Money Smart for Older Adults.” Jointly developed by the FDIC and the Consumer Financial Protection Bureau, it’s available on the www.fdic.gov website.



SURF on the Go This Summer!

FSFCU is part of the SURF ATM Network. That means you have access to more surcharge-free ATMs across Maine than just about anyone. Credit union members can save an average of \$300 a year on surcharge fees when using the SURF network, one of the largest ATM networks in the state! With the SURF network, ‘no fees’ means just that—not only will you see no fees at your ATM, there are no hidden fees anywhere else! SURF ATMs give thousands of Maine credit union members the ability to not only access cash but to also make deposits, surcharge-free.

Finding one of the over 200 surcharge-free ATMs in Maine is easy to do, wherever you are! An iPhone app allows you to find surcharge-free ATMs in Maine from your current location! Headed on vacation? Find out where to get fee-free cash wherever you are! The iPhone app is free, and lists all SURF ATMs, contact info, and mapping instructions. Go to mainecreditunions.org/surf-atm-locator/ for a complete listing of the SURF ATM locations in Maine.



Paddle for Pine Tree Camp

The 23rd Paddle for Pine Tree Camp took place on June 1st, and FSFCU’s Motley Crew was on hand for the fun! The paddle began at the Evergreens Campground in Solon, and this year the weather wasn’t particularly cooperative as the temperatures hovered in the low sixties. The water was higher than normal, and the current fairly swift, making the trip downstream a little quicker. The adventure ended in North Anson, with a cookout beside the Kennebec. This year’s team consisted of Jamie Collins, Bev Knapp and Jennifer Soper. The Paddle for Pine Tree Camp makes it possible for Maine children and adults with disabilities to attend Pine Tree Camp, an extraordinary barrier-free summer camp in Rome, Maine. This event is one of the largest fundraisers for the camp, and FSFCU was glad to be part of it!



Mission Statement

Friendly. Service-oriented. Family-focused. Committed to our communities. Understanding our members’ needs.

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

Stratton

104 Main Street, Stratton, ME 04982
207-612-5455

www.f-sfcu.com

Board of Directors

Robert Cushing
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Georgiana Wright

Supervisory Committee

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Paula Sansouci
Kenneth Thomas

Holiday Closings

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Indigenous Peoples' Day
Monday, October 14



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EQUAL OPPORTUNITY
LENDER

Checking, Checking, What Kind of Checking?

For most people a checking account is a financial necessity, essential for bill paying, shopping and other personal needs. When shopping around to see what's being offered, make FSFCU your first stop! Our dedicated staff will help you decide what checking account is right for you.

- No monthly fees
- View account histories
- No minimum balance
- No per check fees
- Monthly statements
- Multiple styles of checks available (If you are 55 or older you will receive a box of checks free annually)
- Automatic transfers from available shares for overdraft protection
- Overdraft protection loan line of credit
- Visa Check Card® Access
- 24-hour automated Telephone Account access available (TellerPhone)
- Online check ordering (you can order the same style and design with the next sequential check numbers as shown on your reorder form)

Ask Us About KASASA® Checking!!

Earn more cash with Kasasa checking. Our latest checking accounts (share draft accounts)—Kasasa Cash® and Kasasa Cash Back®—are not only free, they're designed to reward you simply for banking with us! Kasasa Cash pays you a high rate on your checking balance, while Kasasa Cash Back rewards you for using your debit card.

Find which free Kasasa checking account is best for you! Ask at your favorite branch for details, or call 1-800-339-3228 or 1-877-952-5800.



Awards for Education

FSFCU would like to recognize three of its employees for completing educational offerings from the Center for Financial Training Education Alliance (CFTEA). Patricia Murphy earned a Sales Essentials Certificate, Amy Peterson earned a Professional Development Certificate, and Jennifer Rackliffe earned the Customer Service Experience Certificate. The CFTEA provides education, training and informational courses and seminars for the financial services industry throughout Maine, New Hampshire, Vermont and Virginia. Many of the courses are applicable to nationally recognized diplomas and certificates and can often be transferred to colleges and universities. The program's goal is to provide job specific skills and knowledge to the financial services industry. Congratulations, ladies!

Attention: IRA Owners with Required Minimum Distributions

Withholding Notice

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union. Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Quote for the Quarter

"The pursuit of truth and beauty is a sphere of activity in which we are permitted to remain children all our lives."

~ Albert Einstein