

# Credit Union News

BLUE CROSS BLUE SHIELD OF MAINE EMPLOYEES' FEDERAL CREDIT UNION

Summer 2016

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The Board and staff of the Credit Union wish you and your family a safe and enjoyable summer.

## LOAN PRE-APPROVAL

Shopping for a new car? We want to help make your car buying experience a little less stressful. Knowing you have financing in place for cars either purchased through a **dealership** or a **private sales** can make the buying process easier. Come see us and be pre-approved for a loan before you start shopping.

## COMING SOON

We are very pleased to announce we will be upgrading your debit card to the new **chip card**.

Sometime late fall we will begin the process of replacing your debit card with the new **chip card**. A **chip card** is a standard-size plastic debit or credit card that contains an embedded microchip as well as a traditional magnetic stripe. The chip encrypts information to help increase data security when making transactions at terminals or ATMs that are chip-enabled.

In the meantime (as always) please check your account and let us know if you see any unusual activity.

## RATES

**New Autos** 1.90%

**Used Autos** 2.90%

## **Home Equity Loan Rates**

3 and 4 years 2.90%

5-10 years 3.90%

**Home Equity LOC** 3.50%

## **CURRENT CD RATES**

6 month .30%

12 month .40%

## CREDIT UNION SERVICES

- Savings
- Clubs
- Checking
- Certificates of Deposit
- Money Market Accounts
- Visa Check Card (Debit)
- Teller Phone
- Loans Payroll Deduction
- Direct Deposit
- Home Banking
- Loan Calculators
- E-statement
- Mobile Banking
- Notary Services

### **Credit Union Hours**

Gannett Drive: Monday thru Friday  
9:30am to 2:30pm

Phone: 207 822-8500

Fax: 207 822-7603

On-line [www.bluecrosscu.com](http://www.bluecrosscu.com)

E-mail: [info@bluecrosssu.com](mailto:info@bluecrosssu.com)

### **Board of Directors**

Christopher Snell –President  
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Vinal Doody  
Joshua Hicks  
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David Carrier  
Gene Nickerson

### **Staff**

Susan Thurlow – Manager  
Michelle McCann – Assistant Manager  
Joan Nadeau – Head Teller

### **The Credit Union Newsletter**

The Credit Union Newsletter is published twice a year as a service to our members.