

Credit Union News

BLUE CROSS AND BLUE SHIELD OF MAINE EMPLOYEES' FEDERAL CREDIT UNION

Winter 2015/2016
.....

The Board and staff of the Credit Union extend their warmest wishes to you and your family for a Happy New Year.

GREAT LOAN RATES

New Autos	1.9% APR*
Used Autos	2.9% APR*

Home Equity Loan Rates

3 and 4 years	2.9% APR*
5-10 years	3.9% APR*
Home Equity LOC	3.25% APR*

* Annual Percentage Rate

Did you know your family members are eligible for memberships at the credit union?

Our field of membership includes spouses, domestic partners, parents, grandparents, children, grandchildren and a lot more. Contact us to find out how to open an account for your family member.

Watch for Us

We'll be setting up shop in the café throughout the year. Come by to open an account or ask about our many products and services we offer.

MOBILE BANKING – now available

Mobile Banking Update: Do you have finger print recognition on your mobile device? You can now use that to open the Blue Cross & Blue Shield mobile banking app. Enjoy convenient banking access anytime, from anywhere with your mobile device. You must be enrolled in CU-online to use mobile banking. Contact us to for more details.

Open House:

Join us as we celebrate 58 years of service to our members. Come and learn about the exciting changes coming up in 2016.

**March 10, 2016
11 AM to 1 PM**

Gannett Drive- Conference Room 2A

Annual Meeting:

March 10, 2016 – 4:30 PM
Conference Room 2A

Credit Union Hours

Monday thru Friday
9:30 AM to 2:30 PM

Phone # 822-8500
Fax # 822-7603

www.bluecrosscu.com

The Credit Union Newsletter

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

Notice regarding non-Visa PINLess Debit Card Transactions

We allow non-Visa debit transaction processing. This means you may use your Visa® Check Card on a PIN-Debit Network* (a non-Visa network) without using a PIN to authenticate your transactions.

The non-Visa debit network for which such transactions are allowed is NYCE®.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Check Card include signing a receipt, providing a debit card number over the phone or via the Internet, or swiping the debit card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, please give us a call at 822-7483.

**Visa rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program*

Board of Directors

Christopher Snell – President

Betsy Glanville– Vice President

Mary Frances Gleason– Treasurer

Lisa Perruzzi – Secretary

Rebecca Vose

Vinal Doody

Josh Hicks

Jean Wood

Susan Thurlow

Credit Committee

Joshua Hicks – Chairman

Brenda Williams – Secretary

James Pike

Supervisory Committee

Maria Grindle – Chairman

Christopher Snell

David Carrier

Staff

Susan Thurlow – Manager

Michelle McCann – Assistant Manager

Joan Nadeau – Head Teller