

Credit Union News

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

Winter 2016/2017

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

The chip cards will provide more security, therefore your debit card information will be less likely to be stolen and used fraudulently.

OUTSTANDING LOAN RATES

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

Your card will be replaced (new number) in the MONTH in which it expires. Once activated, your old card will be automatically disabled. You will also receive a new PIN number.

Home Equity Loan Rates

3 and 4 years	2.9% APR*
5-10 years	3.9% APR*

This may be a good time to make sure the credit union has your most updated contact information.

Home Equity LOC	3.75% APR*
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Annual Meeting:

March 8, 2017 – 4:30 PM
Location: to be determined

* Annual Percentage Rate

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

Credit Union Hours

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.

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

Phone # 822-8500
Fax # 822-7603

www.bluecrosscu.com

New Debit Cards

Mobile App

We are almost ready to start issuing our new EMV (chip) enabled debit cards. We are currently testing the chip cards and hope to start sending them out in early spring.

If you haven't done so yet, please download our mobile app and enjoy the convenience of balance inquiries, loan payments and transfers from your mobile device.

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 a 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

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Betsy Glanville – Vice President

Mary Frances Gleason – Treasurer

Lisa Perruzzi – Secretary

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Susan Thurlow – Manager

Michelle McCann – Assistant Manager

Joan Nadeau – Head Teller