

# Credit Union News

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

## Winter 2013/2014

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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.

### GREAT LOANS RATES

**New Autos**                    1.9%

**Used Autos**                    2.9%

### Home Equity Loan Rates

3 and 4 years                    2.9%

5-10 years                        3.9%

**Home Equity LOC**    3.25%  
**Currently at Prime**

### Current Certificate Rates

6 month                         .30%

12 month                        .40%

### Credit Union Hours

Gannett Drive: Monday thru Friday

9:30am to 2:30pm

Phone # 822-8500

Fax # 822-7603

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

### The Credit Union Newsletter

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

### EXCITING CHANGES FOR YOUR CREDIT UNION

**E-statements:** GREAT NEWS! Many of you have been asking for E-statements and we listened. We are very happy to report that in 2014 e-statements will be available for any members enrolled in home banking.

**Mobile Banking:** Want to check your balances, transfer money or see if a check has cleared? Mobile Banking will be available in 2014! Enjoy convenient banking access anytime, from anywhere with your mobile device. We will have an app available for iPhone, iPad and Android devices.

**We're moving (but not too far):** Come visit our new offices (still in the Anthem building) located on the first floor.

### 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**

Todd Davis - President  
Christopher Snell - Vice President  
Jacinthe Littlefield - Treasurer  
Lisa Perruzzi - Secretary  
Rebecca Vose  
Vinal Doody  
Betsy Glanville  
Mary Frances Gleason  
Susan Thurlow

### **Credit Committee**

Joshua Hicks - Chairman  
Brenda Williams - Secretary  
James Pike

### **Supervisory Committee**

Christopher Snell - Chairman  
David Carrier  
Maria Grindle

### **Staff**

Susan Thurlow - Manager  
Michelle Lauricella - Assist Manager  
Joan Nadeau - Head Teller

### **Open House:**

Join us as we celebrate 56 years of service to our members. Come and learn about the exciting changes coming up in 2014 and register to win some great prizes.

February 5, 2014 11:00 - 2:30pm  
Gannett Drive- Conference Room 2B

### **Annual Meeting:**

February 5, 2014 - 4:30 pm  
Conference Room 2B