

Credit Union News

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

Winter 2014/2015

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

OUTSTANDING LOAN RATES

New Autos 1.9%
Used Autos 2.9%

Home Equity Loan Rates

3 and 4 years 1.9%
5-10 years 2.9%

Home Equity LOC 3.25%

New Loan Products/Rates

In order to best meet our members' needs we have added or changed the following loan products:

Personal Loan: borrow up to \$5,000.

Home Heating Loan: finance a new furnace, wood stove or heating costs for the year.

Debt Consolidation: borrow up to \$5,000 to pay off high rate credit cards.

Credit Building: Borrow up to \$1,000 (loan secured by loan proceeds) in order to build credit.

Please contact us for more details.

MOBILE BANKING - now available

Mobile Banking: Want to check your balances, transfer money or see if a check has cleared? Mobile Banking is now available! 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 57 years of service to our members. Come and learn about the exciting changes coming up in 2015.

March 5, 2015
11 AM to 2 PM

Gannett Drive- Conference Room 2A

Annual Meeting:

March 5, 2015 - 4:30 pm
Conference Room 2A

Credit Union Hours

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

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

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