



Your

Community Connection

NEWSLETTER FOR MEMBERS OF COMMUNITY CREDIT UNION



Community Credit Union

LOCATIONS

144 Pine Street
Lewiston, Maine 04240

40 Stanley Street
Auburn, Maine 04210

Tel. # (207) 783-2096
Fax # (207) 783-2093

OFFICE HOURS

DRIVE-UP

Monday – Friday
7:30 AM to 5:00 PM
(Auburn location open to
6:00 PM Fridays)

Saturday
7:30 AM to 12:00 PM

LOBBY

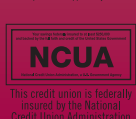
Monday – Friday
9:00 AM to 5:00 PM
(Auburn location open to
6:00 PM Fridays)

Saturday
9:00 AM to Noon
(Lewiston location only)

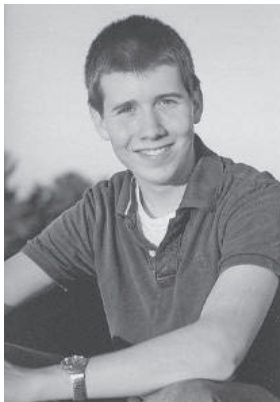
WEB SITE

www.communitycreditunion.com

Need help getting your personal finances in order? Community Credit Union is proud to have 2 CUNA Certified Financial Counselors on staff. Give them a call at 207.783.2096 and get started on the right financial path today!



CONGRATULATIONS TO CCU'S 2011 SCHOLARSHIP WINNER



Community Credit Union congratulates this year's 2011 \$500 scholarship recipient:

Justin Fortier
of Lewiston
High School

DO YOUR PART TO SAVE THE EARTH

every Tuesday at Community Credit Union.

July: Shred Month

August: Recycle Used Ink and Toner Cartridges

September: Stop Junk Mail Campaign

We apologize: We do not have extra space to hold on to items ahead of time, so please be sure to follow the schedule set up as to what we're collecting each month.



CROOKS USE HIGH-TECH SCAMS TO COMMIT FRAUD

One of the most common methods of identity theft is through stolen purses and wallets, but, increasingly, crooks are using technology to commit fraud. Here are some of the most common scams and tips for guarding against them.

PHISHING

How it works: Scammers send e-mails—often including the name and logo of a legitimate business or financial institution—luring victims to a “spoofed” or fake Web site where they're asked to enter personal information.

How to avoid it: Beware of e-mails that use a generic greeting (Dear Visa customer, or Dear friend) rather than your name, refer to an urgent problem, say that your account will be shut down unless you reconfirm billing or other personal information, or urge you to click on a link within an unsolicited message. Remember: A legitimate business or financial institution will never ask you to enter sensitive financial information via e-mail.

SMISHING

How it works: You receive a text message along these lines: “We're confirming you've signed up for our dating service. You will be charged \$2 a day unless you cancel

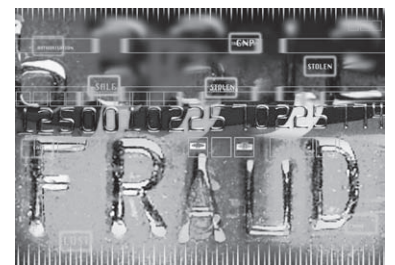
your order.” The message includes a Web link that routes you to the main phishing page, where you're prompted to download a program—a

Trojan horse that turns your computer into a zombie controlled by hackers and used within a larger network to steal personal account information and perform other malicious activities.

How to avoid it: Be cautious about deregistering from a service when you're sure you didn't make a formal arrangement with the sender. Be as vigilant about security for your cell phone as you are for your computer. If you have children who have cell phones, warn them about this scam as well.

VISHING

How it works: You receive a phone call from an automated random dialer informing you that your credit card has been used illegally and asking you to call



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a fake 800 number, where you'll be asked to confirm your account details. Or you may receive an e-mail asking you to call a toll-free number.

How to avoid it: If you get a call asking you to give personal information, hang up and call the financial institution that issued your card, using the number on the back of the card. Your provider will know if the call is legitimate. Delete any e-mail requests making similar requests, and never provide personal information in response to an e-mail.

PHONY APPEALS

Fraudsters have long tried to talk people out of their money with hard-luck stories or too-good-to-be-true "opportunities of a lifetime." They used to do it face-to-face or by U.S. mail; now e-mail is often the preferred channel. And the messages frequently come from the other side of the world, although that is seldom obvious.

Common fraud scenarios include:

- **Nigerian letter scams** arrive claiming a reputable authority figure in an African nation needs help transferring millions of dollars to U.S. accounts, and offers a percentage if the recipient helps. But first the recipient must send an advance fee to cover the transaction costs, and often gets requests for other fees. The sender typically finds reasons to charge other fees until the recipient wises up. Then the sender disappears—with the money.
- **Inheritance scams** promising a substantial legacy from a long-lost relative in exchange for payment of fees up front.



- **Employment scams** offering a work permit for a highly paid job abroad in exchange for substantial advance fees. In some cases, applicants may be responding to ads posted online or targeted as a result of a resume the applicant posted online.
- **Online auction scams** involving overpayment for the purchase of an item offered online at an auction site such as eBay. After refunding the amount of the overpayment and perhaps even sending the item to the purchaser, the seller discovers that the international money order used for payment was fake.
- **Lottery scams** use e-mails or letters to notify recipients that they've won the Spanish (or another country's) lottery, but must pay fees before collecting. Once they pay the fees, they discover that only Spanish residents who purchased the tickets in Spain may win.

Crooks are using technology to commit fraud. Don't be a victim!

For more information or for other great articles to help you with your finances, visit www.communitycreditunion.com and click on the Home and Family Finance Resource Center.

FUNERAL PLANNING BENEFITS

Funerals are serious matters – and families need professional assistance before, during, and after death. Community Credit Union is now an affiliate of Dignity Memorial which will provide you with special benefits for you and your immediate family including funeral planning, information, and discount funeral products.

The benefits you will receive with this program are as follows:

- 10% savings on all funeral or cremation products and services when using a Dignity Memorial provider
- National Transferability on prearranged services at no additional charge at any Dignity Memorial provider nationwide
- Bereavement Travel Services
- \$2,500 Child/Grandchild Protection Certificate
- Personal Planning Guide
- One year unlimited access to the 24-hour Compassion Helpline
- Access to the Dignity Memorial Grief Guidance Series
- 100% Service Guarantee

For more information, contact Fortin's Funeral Home, an affiliate of Dignity Memorial at 783-8545 or 784-4584.

Holiday Closings

Independence Day
Saturday, July 2
Monday, July 4

Labor Day
Monday, Sept. 5

ENTER OUR MONTHLY DRAWING

As a thank you for being a member of Community Credit Union, we offer monthly drawings in both our offices. Stop in any time and enter to win!

July – \$25 Gift Certificate to Davinci's Restaurant

August – 2 tickets to the Franco-American Heritage Center

September – 4 Movie Tickets to Flagship Cinemas

Visit www.communitycreditunion.com today and check us out!

Products & Services

Savings Accounts

IRA Certificates

Certificates

Special Investments

IRAs

(Individual Retirement Accounts)

Club Accounts

Health Savings Accounts

Checking Accounts

Payroll Deduction

Direct Deposit

Visa® Check Cards

CU24SM ATM Cards
(Automated Teller Machine)

L.A. Connection
(Audio Response)

Personal Loans

Secured Loans

Visa Credit Cards

First Mortgages

Home Equity Loans

Teen Loans

Teen Credit Cards

CCU's Home Branch
(Home Banking)

CUe-Statements

Bill Payer

Money Market

Other Services

Money Orders

Insurance Available

U.S. Savings Bonds

Notary Public Service

Traveler's Cheques

Wire Transfers

**Insurance products that may be sold or made available are not deposits or obligations of the Credit Union and are not protected by the National Credit Union Administration and are not guaranteed by the Credit Union.*

Serving persons residing, employed or attending school within Androscoggin County, including members of their immediate family

Rates are subject to change without notice

COMMUNITY CREDIT UNION PRIVACY NOTICE AND DISCLOSURE

FACTS	WHAT DOES COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your information. Federal law gives members the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the products or services you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit score
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Community Credit Union Share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	N/A	N/A
For nonaffiliates to market to you	Yes	Yes

Questions? Call 207.783.2096 or go to www.communitycreditunion.com

Who we are

Who is providing this notice? Community Credit Union

What we do	
How does Community Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.
How does Community Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes— information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

NOTICE OF CHANGE IN REGULATION CC CONCERNING CHECK HOLDS

In 1987 Congress passed the Expedited Funds Availability Act to ensure that depositors will have timely access to funds deposited at financial institutions. The act establishes maximum hold periods for deposits and requires institutions to disclose their specific funds availability policies to new and existing account holders, as well as upon request.

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is such that there may be a delay in the availability of funds that you deposit in your account.

During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

DETERMINING THE AVAILABILITY OF A DEPOSIT. The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, state and federal holidays. If you make a deposit before 5 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 5 p.m., or a day that we are closed for business or through our night depository, we will consider that the deposit was made on the next business day that we are open.

The length of the delay varies depending on the type of deposit, as follows:

NEXT DAY AVAILABILITY. Funds from the following deposits are available on the first business day after the day of your deposit:

- Cash
- Wire transfers
- Direct deposit and other electronic credits
- Government, cashier's, certified or tellers checks
- Checks written on accounts at Community Credit Union

OTHER CHECK DEPOSITS. Funds from other deposits will not be available until the second business day after the day of your deposit. The first \$200 of your deposits, however, will be made available on the first business day.

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid;
- You deposit checks totaling more than \$5,000 on any one day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months;
- There is an emergency such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS. If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,000 of a day's deposit of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,000 will be available on the 9th business day after the day of your deposit. Funds from wire transfers into your account will be available on the 1st business day after the day we receive the transfer.

If you do not make deposits of these checks (other than U.S. Treasury checks) in person to one of our employees, the first \$5,000 will not be available until the 2nd business day after the day of your deposit.

Funds from all other deposits will be available on the 9th business day after the day of your deposit.

WE, COMMUNITY CREDIT UNION, MAY REVIEW CHECKS ON A CASE BY CASE BASIS BUT AT NO TIME WILL EXCEED THE ABOVE POLICY.

If you have a dispute with your financial institution regarding your deposit account, contact the financial institution consumer complaint representative or department and attempt to resolve the problem directly with the financial institution.

If the financial institution fails to resolve the problem, write a letter detailing the problem and resolution you are seeking to: Bureau of Financial Institutions, State House Station 36, Augusta Maine 04333.

The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.