



Spring 2010

Change in Our Funds Availability Policy

When you opened your account with us, you received our Funds Availability Policy which identified when items deposited to an account become available to be withdrawn in cash and to pay checks that you have written. Because of changes in the manner the Federal Reserve System processes checks, we are required to amend our Funds Availability Policy. The effect of this amendment is that in some instances checks presented for deposit may be available to you more quickly than would have occurred previously; in no instance, will the change result in availability being delayed longer.

Effective February 27, 2010, the term “local check” as used in our Funds Availability Policy is defined to mean checks payable by or at or through a bank located in the United States.

Traveler’s Checks will be added to “same day availability”.

Important annual disclosure notice included in this issue.

Announcing Five County’s Lisbon Branch, Coming Soon:

Five County is excited to announce the opening of our 12th branch, located at 218 Lisbon Street in Lisbon, scheduled for the summer of 2010. The Lisbon branch will be a full service location with drive-thru access, open 8am – 5pm Monday through Friday and 9am – noon on Saturdays. This location on Route 196 is ideal for the area, halfway between our Topsham and Lewiston branches, offering convenience for our members in the surrounding community. Erin McCourt, a long time Five County employee and currently Topsham’s Assistant Branch Manager will be the manager of the Lisbon location and is looking forward to growing and serving our membership in this new area!

Five County Bath Heritage Days – 2010

Five County will again be the feature sponsor of Bath Heritage Days. Last year’s event was a huge success and Five County’s continued sponsorship has helped support this great community festival. The dates are July 1 – 5, 2010. Five County will once again be featured in the fantastic, fun parade. Plans are in the works for a creative and fun float and giveaways.



CEO Richard Dupuis and other Five County staff with award for best float theme for last year’s Five County Bath Heritage Days.

A complete schedule of events and activities can be found at www.bathheritagedays.com. This year’s planned events include multiple stages of live music, car show, fun run, fireworks, fireman’s muster, boat parade, amusement rides and art exhibit and many other activities. Hope to see you there!

Attention Debit Card Users:
Due to upcoming federal regulatory changes, watch for more information regarding the use of your Five County CU Debit Card.

Our Privacy Policy

1. Our Privacy Pledge

At Five County Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by the credit union. This notice explains what types of member information we collect and under what circumstances we may share it.

2. Member Information We Collect

The credit union collects only relevant information about members that is needed to establish and maintain your account and services as the law allows or requires us to collect. We may collect personal and financial information about you (member information) which is "nonpublic." The member information we collect varies depending on the accounts and services you request and use. We collect information about you from the following sources:

a. Application Information.

We retain personal information we receive from you on any application you provide for membership, deposit account, EFT services, loans, or other credit union services. This information includes: name, address, social security number, birth date, phone number, employment and financial status, and credit history.

b. Your Transactions.

Any time you make a transaction on one of your accounts, including ATM or card transactions, loan advances, transactions through Online Banking, over the phone or at a branch we retain the transaction information, including: your account number, the date, amount, location of the transaction, and other pertinent information.

c. Credit Reports and Marketing Information.

When we evaluate your application for an account or service, we may request a credit report about you from a consumer reporting agency. We retain the personal and credit history information about you and we may use it to evaluate future account service requests. From time to time, we also obtain demographic household information about members and potential members from marketing information firms.

d. Online.

We obtain information online when you visit our website, www.fivecounty.com. This includes retaining information you provide us on any online application, Online Banking transaction or information you send to us by email.

3. Member Information We Share

In order to provide financial services to you, we share certain information about you with our third party service providers. However, we only share information to the extent necessary to service your account or offer new services to you. If we share your information, it is with the goal of bringing you quality services, more choices, and greater convenience. Information we may have about former members is generally only shared or disclosed if necessary to enforce or administer an account or as required by law.

a. Sharing Information with Third Party Service Providers.

In order for us to conduct our operations, including servicing your account or processing your transactions, we need to share information with our service providers, including: data processing companies, check, ATM and other payment processing companies, payment networks, loan service providers, collection agencies, credit reporting agencies, financial planners, securities brokerage, and insurance companies, and financial service providers with whom we have joint marketing agreements. These service providers act on our behalf and have agreed in writing to keep the member information we provide to them confidential. We share the following categories of information to third party service providers depending on the specific services provided:

- Personal information (name, address, and account number).
- Account information (type of accounts, account balances, and transaction history).

RATE UPDATES BROUGHT TO YOU BY FIVE COUNTY CREDIT UNION									
Tier			90 Days		6 Months		1 Year		
			DR*	APY**	DR*	APY**	DR*	APY**	
1	\$500.00	\$9,999.99	0.40%	0.40%	0.90%	0.90%	1.15%	1.16%	
2	\$10,000.00	\$99,999.99	0.50%	0.50%	1.00%	1.00%	1.25%	1.26%	
3	\$100,000.00	and above	0.55%	0.55%	1.05%	1.06%	1.30%	1.31%	
Tier			18 Months		2 Years		3 Years		
			DR*	APY**	DR*	APY**	DR*	APY**	
1	\$500.00	\$9,999.99	1.25%	1.26%	1.40%	1.41%	1.90%	1.92%	
2	\$10,000.00	\$99,999.99	1.35%	1.36%	1.50%	1.51%	2.00%	2.02%	
3	\$100,000.00	and above	1.40%	1.41%	1.55%	1.56%	2.05%	2.07%	
Tier			4 Years		5 Years		* All rates subject to change without notice * Dividends withdrawn during certificate term will lower apy** * Substantial penalty for early withdrawals * \$500.00 min. for certificates		
			DR*	APY**	DR*	APY**			
1	\$500.00	\$9,999.99	2.15%	2.17%	2.40%	2.43%			
	\$10,000.00	\$99,999.99	2.25%	2.27%	2.50%	2.53%			
	\$100,000.00	and above	2.30%	2.32%	2.55%	2.58%			

Rates effective as of December 2, 2009. See our website for current rates. *dividend rate **annual percentage yield

- Transaction information (dates, amounts, locations, and type of transaction).

We do not sell member information nor share your account numbers with independent third party marketers offering their products and services. While we may assist in offering financial products and services of our contracted financial service providers, we control the member information used to make such offers.

b. Sharing Information as Legally Required or Permitted.

We may share any member information of yours in response to a lawful request issued by a court, government agency, or regulatory authority or as permitted by law in order to administer or enforce your account. We may also share our experience information about you with credit bureaus. Our reporting to credit bureaus is governed by the Fair Credit Reporting Act, which affords you the right to make sure that your credit bureau reports are accurate.

4. Our Confidentiality and Security Safeguards

We maintain strict policies and security controls to assure that member information in our computer systems and files is protected. Our employees and agents are permitted access to member information that they may need to perform their jobs and to provide service to you. Our employees and agents have access to such member information as necessary to conduct a transaction or respond to your inquiries. All employees and agents are trained to respect member privacy. No one except our employees and agents have regular access to the credit union computer system and records storage. The credit union has established internal security controls, including physical, electronic, and procedural safeguards to protect the information you provide us and the information we collect about you. We will continue to review our internal security controls to safeguard your member information as we employ new technology in the future.

5. Online Privacy Protections

At our website, www.fivecounty.com, you may apply for accounts and services and you may communicate with us via email. To protect the information you provide us online, we use multiple levels of security. The application information we accept online and our Online Banking service relies on industry standard "Secure Sockets Layer" (SSL) encryption to secure your transaction information and communication. Generally, our emails are not secure. When you visit our website, you can access site information, without revealing your personal identity. However, in order to help us identify you for future site visits, we use "cookies" to track your visit. A "cookie" is a piece of information that our web server stores on your computer hard drive and retrieves later. The cookie will not request, require or collect personal identity information and you remain anonymous. Your member information is not accessed by or stored within a cookie in any way.

6. Protecting Children's Information Privacy

Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize

that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.

7. Privacy Policy Inquiries

If you have any questions about our privacy practices, contact us by calling toll free at 800-750-0959 during business hours or www.fivecounty.com or writing to us at Member Service Representative, Five County Credit Union, P.O. Box 598, Bath, Maine 04530.

Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, the U.S.A Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, physical address, date of birth, taxpayer identification number, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will let you know what additional information is required.

We Offer CU Promise Loans!

- Guaranteed Same-Day Decision
 - Guaranteed Closing Date
 - Guaranteed Local Servicing
- CU Promise Loans!

And with Rates Like This, You Can Afford to Dream!

5.125% APR*

*Annual Percentage Rate. A loan amount for \$70,000 for 30 years with 0 points would have a note rate of 5.125% and a monthly payment of \$381.14. Rate effective 03/08/10. Rates change daily, call your credit union for current rates. The interest rate and fees published are available to borrowers with an excellent credit history. The actual interest rate and fees available will be based on your credit history and may be different than the published rates.

www.fivecounty.com

NEWSLETTER CONTEST

Complete the Sudoku puzzle below and send in your answers to be entered to win a \$100 SAVINGS BOND.

		9	1					
3	1						6	
				7	4			5
			6			5	7	
	5	3		2				
1								8
				4	3			7
9		2			1	4		
			5			3	9	

Fill in the blank squares so that each row, each column and each 3 x 3 block contain all of the digits 1-9.

Name: _____ Phone: _____

Address: _____

Here's How it works: 1.) Entries with the correct responses will be eligible for one \$100 savings bond that will be given in conjunction with each newsletter issue. 2.) Response deadline: April 29 - drawing on April 30. 3.) One entry per member per issue. 4.) Entries can be mailed back, attention: INFORMER, P.O. Box 598, Bath, Maine 04530, or can be dropped off at any Five County branch.

**Ricky Soucie was our most recent newsletter winner.
Congratulations Ricky!**

Scrapbooking for the Special Olympics

Are your photos sitting in boxes and drawers waiting for you to do something with them? Do you save momentos from your travels but aren't sure what to do with them?



Join us and learn how to preserve your photos and memories in a way that you will be proud to share!

Rick Roy will be holding scrap booking classes on April 24th and May 22nd from 9:00am - 5:00pm.

All classes will be held at the Bath branch of Five County Credit Union and all proceeds will go to raise money for Special Olympics.

Contact Rick Roy (rroy@fivecounty.com) or Jennifer Andersen (jandersen@fivecounty.com) to reserve your table today!

HOLIDAY CLOSINGS:

Closed: Saturday, April 17

Patriots' Day: Monday, April 19

Closed: Saturday, May 29

Memorial Day: Monday, May 31

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Five County Credit Union Locations & Hours
 Auburn (Wal-Mart) Lobby Hours Mon-Sat 8:30am-8:00pm
 Augusta (Wal-Mart) Lobby Hours Mon-Sat 8:30am-8:00pm
 Bath Lobby Hours Mon-Fri 9:00am-4:30pm • Sat 9:00am-12:00pm
 Drive Up Hours Mon-Fri 6:00am-5:00pm Sat 9:00am-12:00pm
 Falmouth Lobby Hours Mon-Fri 9:00am-4:30pm • Sat 9:00am-12:00pm
 Drive Up Hours Mon-Fri 8:00am-5:00pm Sat 9:00am-12:00pm
 Lewiston Lobby Hours Mon-Fri 9:00am-4:30pm • Sat 9:00am-12:00pm
 Drive Up Hours Mon-Fri 8:00am-5:00pm Sat 9:00am-12:00pm
 Portland Lobby Hours Mon-Fri 9:00am-5:00pm
 Rockland Lobby Hours Mon-Thu 9:00am-4:00pm • Fri 9:00am-5:00pm
 Sat 9:00am-12:00pm Drive Up Hours Mon-Thu 8:00am-4:00pm
 Fri 8:00am-5:00pm • Sat 9:00am-12:00pm
 Scarborough (Wal-Mart) Lobby Hours Mon-Sat 8:30am-8:00pm
 Topsham Lobby Hours Mon-Sat 9:00am-8:00pm
 Drive Up Hours Mon-Sat 8:00am-8:00pm
 Waterville (Wal-Mart) Lobby Hours Mon-Sat 8:30am-8:00pm
 Windham (Wal-Mart) Lobby Hours Mon-Sat 8:30am-8:00pm
Phone Number
 1-800-750-0959 (in Maine)
 Serving those who live, work or worship in Androscoggin, Cumberland, Kennebec, Knox, Lincoln, Sagadahoc, Somerset and Waldo Counties.



PO Box 598, Bath, ME 04530