



INFORMER

FIVE COUNTY
CREDIT UNION
Banking Solutions You Can Trust



WINTER 2009-2010



In This Issue...

Hello and welcome to the Winter issue of the Five County Informer newsletter. Inside this issue you'll find a wealth of information to help keep your finances on track, including:

- Annual Meeting Notice
- Christmas Clubs
- Holiday Skip-A-Payment
- Chocolate Chunk Cookie Recipe
- Newsletter Contest
- Scrapbooking Classes

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Plan Better for Next Christmas by Opening a Christmas Club!

Open a Christmas club today or increase your current club and you will have a much brighter holiday season next year! It's easy. Payment to your club can be made in person, through the mail, by transferring through Cyberbranch or Tellerphone, and most conveniently of all, through payroll deduction or direct deposit!

Christmas clubs begin the first week of October and close the last week of September. You always have the option of making deposits you have missed, or you can open your club anytime and continue to make deposits through September, 2010.

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 Saturdays from 9:00am to 5:00pm. November 21st, January 23rd, February 20th, March 20th, April 24th, May 22nd (tentative).

Continued Pg. 2



Need more Dough?



Holiday Loans

Rates as low as

4.25% APR*

Borrow up to **\$5,000.00**

for up to **12 months**

NCUA

*Annual Percentage Rate. Loan subject to credit approval. This special is for a limited time only for qualified members of Five County Credit Union. The payment per month on \$2,000.00 financed for 12 months at 4.25% APR is \$170.52. Minimum amount financed is \$100.00.

EQUAL HOUSING LENDER

We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act.

ESI

Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

We can help!



Contact Us Today For More Information!

Holiday Skip-A-Payment is Back!

It's hard to believe, but the holiday season is just around the corner and Five County knows that a little extra money can go a long way. That's why we are now offering Skip-A-Payment to help with your holiday budget! Skip your December loan payments and use those funds to help make your holidays more enjoyable. Use your loan payment funds for gifts, travel or home heating for this winter season. The choice is yours!

To participate in this year's program, a \$30.00 processing fee (per loan) is required. The fee may be returned with your Skip-A-Payment coupon or deducted directly from your account. A portion of your processing fee will benefit the Children's Miracle Network of Maine.

Please remember that when you skip your December loan payment, interest will continue to accrue daily during the month of December and your loan will be extended beyond its scheduled payoff date.



Special Olympics

Continued from Pg. 1

Contact Rick Roy or Jennifer Andersen by email (rroy@fivecounty.com; jandersen@fivecounty.com) to reserve your table. The cost is \$30 per table for each class. Sign up early and the cost is \$25. These classes have been popular in the past, so reserve your space early! Makes checks directly payable to "Special Olympics of Maine," which can also be a tax deduction. Supplies will also be available for purchase with proceeds to benefit the Special Olympics of Maine.

So start organizing those photos and join us for a day of creating those memories for years to come!

PLEASE SIGN ME UP TO SKIP MY DECEMBER LOAN PAYMENT!

Name _____ Signature _____

I would like to Skip-A-Payment on the following loans:

Account Number: _____ 1. Cash 2. Auto Transfer
3. ACH/payment from another institution

Loan # _____ Due Date: _____ Method: _____
Loan # _____ Due Date: _____ Method: _____
Loan # _____ Due Date: _____ Method: _____

***Offer does not apply to VISA, first or second mortgages.

I am aware that the associated fee is **\$30 per loan**:

- Payment Enclosed (will be deposited into savings)
- Deduct from Savings* # _____
- Deduct from Checking* # _____

Funds must be available and may be deducted at any time before loan due date

**For Falmouth use only*

Verify due dates: _____ Verify Payment method: Cash Auto ACH (circle one)
Spreadsheet: _____ Withdrew Fee: _____ FM due date(s) _____ Date Posted: _____
Notes: _____

You may Skip-A-Payment on more than one loan with Five County Credit Union, but this offer does not apply to Visa, first or second mortgages.

You must be a member in good standing to participate, and all loan payments must be up-to-date in order to take advantage of this program.

Simply complete the attached form and return it to any of our credit union locations. Be sure to indicate which loans you would like to include. If you need more information or have any questions, please call us at 1-800-750-0959. Skip-A-Payment requests are due prior to your December loan payment due date.

RATE UPDATES BROUGHT TO YOU BY FIVE COUNTY CREDIT UNION

Tier			90 Days		6 Months		1 Year	
	DR*	APY**	DR*	APY**	DR*	APY**	DR*	APY**
1	\$500.00	\$9,999.99	0.65%	0.65%	1.15%	1.16%	1.60%	1.61%
2	\$10,000.00	\$99,999.99	0.75%	0.75%	1.25%	1.26%	1.70%	1.71%
3	\$100,000.00	and above	0.85%	0.85%	1.35%	1.36%	1.80%	1.81%
Tier			18 Months		2 Years		3 Years	
	DR*	APY**	DR*	APY**	DR*	APY**	DR*	APY**
1	\$500.00	\$9,999.99	1.70%	1.71%	2.10%	2.12%	2.40%	2.43%
2	\$10,000.00	\$99,999.99	1.80%	1.81%	2.20%	2.22%	2.50%	2.53%
3	\$100,000.00	and above	1.90%	1.92%	2.25%	2.27%	2.55%	2.58%
Tier			4 Years		5 Years			
	DR*	APY**	DR*	APY**	DR*	APY**		
1	\$500.00	\$9,999.99	2.65%	2.68%	2.90%	2.94%		
2	\$10,000.00	\$99,999.99	2.75%	2.78%	3.00%	3.04%		
3	\$100,000.00	and above	2.85%	2.89%	3.10%	3.14%		

* 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

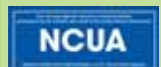
Rates effective as of October 27, 2009. See our website for current rates. *dividend rate **annual percentage yield

New Self-Service Coin Machine



Bring your spare change to the Main Branch in Bath and turn your loose change into cash!

Fee for using this machine is 3% for members and 8% for non-members.



This credit union is federally insured by the National Credit Union Administration



Additional coverage up to \$250,000 provided by Excess Share Insurance Corporation, a licensed insurance company.

53rd Annual Meeting Notice

Wednesday, March 24, 2010 @ 5:00 pm

Five County Credit Union – 765 Washington St., Bath, Maine

Door Prizes, Light Refreshments

The Board of Directors appointed the Nominating Committee on September 23, 2009. Lillian Thomas chairs the committee, with Julie Marquis and Ken Stockford also serving. Committee members may be reached by calling the credit union at 207-443-3528. The Nominating Committee has nominated incumbents Bruce Wilson (3 year term) and Richard Dupuis (3 year term). Each of these individuals has been contacted and agreed to have their names placed in nomination for election, and to serve as directors for their respective terms. Biographical information is provided in this notice. The election will not be held by ballot and there will be no nominations from the floor when there is at least one nomination for any vacancy.

All candidates must possess the following qualifications:

- Must be a member of Five County Credit Union.
- Honest, unselfish, and act for the benefit of membership.
- Must not have been convicted of any criminal offense involving dishonesty or a breach of fiduciary duty. Section 205 (d) of the National Credit Union Act requires that any person so convicted must report such offenses to the Administration, who will make a determination whether such person should be allowed to hold office.
- Candidates should have a sympathetic understanding of the problems faced by the members and be sincerely interested in helping the members solve them, as permissible, through the services of the credit union.

Article XIX, Section 4, of the Credit Union Bylaws prohibits any director, official, or employee of a credit union from participating in the deliberations of any activity in which he/she has a direct or indirect pecuniary interest.

Procedures for submitting nominations by petition: Qualified nominees must provide to the credit union a signed statement that they are agreeable to nomination and are willing to serve if elected. The nominee's petition must be signed by 1% of the members with a minimum of 216 and a maximum of 500. The closing date for accepting nominations by petition is February 12, 2010. The mailing address is PO Box 598, Bath ME 04530. Please use the following format for qualifications and biographical information:

Name: _____ Date of Membership: _____

Current Occupation: _____

Educational Background: _____

Current/Past Volunteer Efforts: _____

Closing date for nominations by petition is February 12, 2010



Bruce Wilson

Board Nominee

Nominated for a Three Year Term

Date of Membership: 1987

Current Occupation: Information Systems Help Desk Coordinator with Mid Coast Hospital in Brunswick.

Educational Background: Bruce Wilson has taken business courses at University of Southern Maine and Westbrook College. He earned a diploma in Marine Science from Southern Maine Vocational Technical Institute. Bruce has also taken many managerial and leadership courses from both US Army and US Air Force Schools. He has graduated from the Air Force Non Commissioned Officers Academy and the Air Force Senior Non Commissioned Officers Academy which eventually lead to his posting as Command Chief Master Sergeant of the Maine Air National Guard, his last posting before his military retirement.

Current/Past Volunteer Efforts: Bruce served on the Supervisory Committee from 1999 to 2005 and has been a Director since 2005. Bruce was also a board member of the Maine Military Historical Museum and has served in leadership roles in the Military Family Support Programs for Maine Army and Air National Guard Members. He also actively supports "Casting for Recovery", a program for Breast Cancer Survivors.

Richard B. Dupuis

Board Nominee

Nominated for a Three Year Term

Date of Membership: 1977

Current Occupation: President, Five County Credit Union

Educational Background: Graduate of New Hampshire Community College

Current/Past Volunteer Efforts: Richard Dupuis has a longstanding record as a credit union volunteer starting in 1977. He has served as the Secretary/Treasurer for Five County Credit Union for 33 years. In addition to his professional and volunteer responsibilities for the credit union, Richard serves as Chairman of the Board of Directors for the Maine Credit Union League & Synergent, Director of the New England Credit Union Executives Society, and on the Board of Directors for CUSO Mortgage Corporation. Richard has also served as Chairman of the Board of Trustees for Insurance Trust and on several statewide credit union volunteer committees, including his role as Chairman of the Convention Committee and member of the Insurance Trust Marketing Committee. He has also volunteered for Maine Special Olympics for many years. Richard Dupuis is dedicated to serving the credit union membership and has been instrumental as a leader in the growth and success of Five County Credit Union.

NEWSLETTER CONTEST

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

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

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: December 29 - drawing on December 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.

Congratulations to our most recent newsletter drawing winner, NancyLou Stiles from Naples Maine. Congratulations NancyLou!

CHOCOLATE CHUNK COOKIES

Ingredients (makes 16)
 ½ cup (1 stick) butter, softened
 ½ cup granulated sugar
 ½ cup firmly packed light brown sugar
 1 large egg
 ½ tsp. vanilla extract
 ¾ cup all-purpose flour
 ½ tsp. salt
 ½ tsp. baking powder
 ½ tsp. baking soda
 ½ cup rolled oats
 1 ¼ cup chocolate chunks



1. Preheat oven to 350 degrees. Lightly grease two large baking sheets.
2. Combine the butter, granulated sugar and brown sugar in a large bowl. Beat with a wooden spoon or an electric mixer set on medium speed until creamy. Beat in egg and vanilla extract; set aside.
3. Sift the flour, salt, baking powder and baking soda into a small bowl. Add the flour mixture to the butter mixture, beating continuously. Stir in the rolled oats and chocolate chunks.
4. Spoon tablespoonfuls of the dough, about 2 inches apart, onto the sheets. Bake cookies until lightly browned, 8-10 minutes. Let cookies cool for 1 minute before transferring to wire racks. Repeat with any remaining dough.
5. Enjoy!

HOLIDAY HOURS

THANKSGIVING & CHRISTMAS

All branches will be closed on Thursday, November 26 on Thanksgiving Day, and Friday, December 25 on Christmas Day.

CHRISTMAS EVE

Traditional branch locations will close at 12pm. In-store and Call Center locations will close at 3pm.

NEW YEARS EVE

Traditional branch locations will close at 3pm. In-store and Call Center locations will close at 6pm.

NEW YEARS DAY

Traditional branches will be closed on Friday, January 1 on New Years Day. In-store branches and Call Centers will be open regular hours on New Years Day.

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Serving those who live, work or worship in Androscoggin, Cumberland, Kennebec, Knox, Lincoln, Sagadahoc, Somerset and Waldo Counties.

1-800-750-0959 (in Maine)

Phone Number

- Windham** (Wal-Mart) Lobby Hours Mon-Sat 8:30am – 8:00pm
Waterville (Wal-Mart) Lobby Hours Mon-Sat 8:30am – 8:00pm
 Drive-Up Hours: Monday - Saturday 8:00 AM to 8:00 PM
Topsham Lobby Hours Monday - Saturday 9:00 AM to 8:00 PM
Scarborough (Wal-Mart) Lobby Hours Mon-Sat 8:30am – 8:00pm
 Friday 8:00am to 5:00pm • Saturday 9:00am to Noon
Rockland Lobby Hours Mon - Thu 9:00am – 4:00 pm • Fri 9:00am – 5:00 pm
 Sat 9:00am – 12:00pm Drive-Up Hours: Mon-Thu 8:00am to 4:00pm
Portland Lobby Hours Mon – Fri 9:00am – 5:00pm
 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
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
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
Augusta (Wal-Mart) Lobby Hours Mon-Sat 8:30am – 8:00pm
Auburn (Wal-Mart) Lobby Hours Mon-Sat 8:30am – 8:00pm

Five County Credit Union Locations

PO Box 598, Bath, ME 04530

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