



**FIVE COUNTY**  
CREDIT UNION  
"True Convenience"

# informer

Winter 2011-2012

## 55th Annual Meeting Notice

Wednesday, February 22nd, 2012, at 5:00pm

Five County Credit Union – 765 Washington Street, Bath, Maine

The Board of Directors appointed the Nominating Committee on October 20th, 2011. 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 Robert Brewer and Evelyn Desmond for 3 year terms. Each of these individuals has been contacted, 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 since 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.
- Must be 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, which 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 228 and a maximum of 500. The closing date for accepting nominations by petition is January 13th, 2012. The mailing address is PO Box 598, Bath ME 04530. Please use the following format for qualifications and biographical information:

### Nominee Bios

#### **Evelyn Desmond**

Nominated for a Three Year Term on the Board of Directors

**Date of Membership:** 1970

**Educational Background:** Graduate of Morse High School and the University of Maine

**Current Occupation:** Retired from Bath Iron Works after 30 years

**Current/Past Volunteer Efforts:** Evelyn Desmond has a long-standing record as a credit union volunteer. She began her volunteer efforts when she was elected to the Credit Committee of this credit union in 1973. In 1976 Evelyn was elected to the Board of Directors, where she has served for 36 years. Evelyn has served as a past Vice Chairman and as Chairman of the Board of Directors during her tenure. In 1994 Evelyn was honored as Maine's Outstanding Credit Union Volunteer. She 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 as well as our community.

#### **Robert Brewer**

Nominated for a Three Year Term on the Board of Directors

**Date of Membership:** 1969

**Educational Background:** Graduate of Morse High School, 4 Years U.S. Navy, Material Management Courses, University of Maine.

**Current Occupation:** Retired from Bath Iron Works after 39 years

**Current/Past Volunteer Efforts:** Robert Brewer, better known as Bob Brewer, has been a volunteer for the credit union for 34 years. He began his service with the credit union in 1978, serving on the Nominating Committee, and was appointed to the Credit Committee later that year. After serving 3 years on the Credit Committee he was elected to the Board of Directors in 1981, where he has actively served for 31 years. Bob currently serves as the Chairman of the Board of Directors, to which he was appointed in 2004. Bob Brewer is dedicated to the members of Five County Credit Union, and his long term volunteer commitment continues to promote the strong financial growth of our credit union.

In 2011, Bob was honored as Maine's Outstanding Credit Union Volunteer.

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

# Fall into a Free

Balance Transfer from ANY CARD, only

# 6.99% APR\*

**until that balance is paid.**  
*No teaser rate,  
No gimmick offer*

Don't LEAVE your balance at a higher rate! Transfer your balance from ANY CARD at a low 6.99% APR\* until the balance is paid off and start saving now!

- No Balance Transfer Fee
- Low 6.99% APR\*
- Online Account Management
- Open an Account Online 24/7
- Local Service with True Convenience

*It's Easy, Fast, Secure and Convenient*

*We're here when you need us, in person until 8pm, six days a week.*

Contact us today at 800-750-0959 or [www.fivecounty.com](http://www.fivecounty.com) and start saving today!

\*APR (Annual Percentage Rate) Does not apply to purchases, cash advances or balance transfers from other Five County Credit Union Accounts.



Scan with your Mobile Device



## PLEASE SIGN ME UP TO SKIP MY DECEMBER LOAN PAYMENT!\*

Name: \_\_\_\_\_ Signature: \_\_\_\_\_

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

1. Cash      2. Auto Transfer      3. ACH/payment from another institution

Account #: \_\_\_\_\_  
 Loan # \_\_\_\_\_ Due Date: \_\_\_\_\_ Method: \_\_\_\_\_  
 Loan # \_\_\_\_\_ Due Date: \_\_\_\_\_ Method: \_\_\_\_\_  
 Loan # \_\_\_\_\_ Due Date: \_\_\_\_\_ Method: \_\_\_\_\_

**\*Offer does not apply to Visa Credit Cards, first or second mortgages. Funds must be available and may be deducted at any time before loan due date**

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

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

#### For Credit Union use only

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

# Five County to Sponsor Portland Pirates

Five County Credit Union is once again proud to sponsor the Portland Pirates. Five County Night with the Pirates will be Sunday, March 4, 2012 and will include a free t-shirt giveaway. "Five County Fridays" will be held November 18 and 25, January 20 and 27, February 3, March 2 and April 13. Tickets to all Friday home games can be purchased on our website at [fivecounty.com](http://fivecounty.com). Click on the Five County Fridays Pirate's Link a portion of ticket proceeds will benefit Ending Hunger and Maine Special Olympics.



## Holiday Loans

Rates as low as

# 4.25% APR\*

**Borrow up to \$5,000.00 for up to 12 months**

\*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 \$2000.00 financed for 12 months at 4.25%APR is \$170.52. Minimum amount financed is \$100.00



## Contact Us Today For More Information!

Five /County Credit Union • Rate & Fee Disclosure				
Effective Date	Dividend Rate	Annual Percentage Yield	Dividends Compounded & Credited	Dividend Period
08/17/2011				
<b>Term Savings Certificates</b>				
<b>90 days</b>				
\$500.00 - \$9,999.99	0.20%	0.20%	Monthly	Monthly
\$10,000.00 - 99,999.99	0.25%	0.25%	Monthly	Monthly
\$100,000.00 or more	0.30%	0.30%	Monthly	Monthly
<b>6 months</b>				
\$500.00 - \$9,999.99	0.30%	0.30%	Monthly	Monthly
\$10,000.00 - 99,999.99	0.35%	0.35%	Monthly	Monthly
\$100,000.00 or more	0.40%	0.40%	Monthly	Monthly
<b>12 months</b>				
\$500.00 - \$9,999.99	0.45%	0.45%	Monthly	Monthly
\$10,000.00 - 99,999.99	0.50%	0.50%	Monthly	Monthly
\$100,000.00 or more	0.55%	0.55%	Monthly	Monthly
<b>18 months</b>				
\$500.00 - \$9,999.99	0.50%	0.50%	Monthly	Monthly
\$10,000.00 - 99,999.99	0.65%	0.65%	Monthly	Monthly
\$100,000.00 or more	0.70%	0.70%	Monthly	Monthly
<b>2 years</b>				
\$500.00 - \$9,999.99	0.65%	0.65%	Monthly	Monthly
\$10,000.00 - 99,999.99	0.70%	0.70%	Monthly	Monthly
\$100,000.00 or more	0.75%	0.75%	Monthly	Monthly
<b>3 years</b>				
\$500.00 - \$9,999.99	1.05%	1.06%	Monthly	Monthly
\$10,000.00 - 99,999.99	1.10%	1.11%	Monthly	Monthly
\$100,000.00 or more	1.15%	1.16%	Monthly	Monthly
<b>4 years</b>				
\$500.00 - \$9,999.99	1.45%	1.46%	Monthly	Monthly
\$10,000.00 - 99,999.99	1.50%	1.51%	Monthly	Monthly
\$100,000.00 or more	1.55%	1.56%	Monthly	Monthly
<b>5 years</b>				
\$500.00 - \$9,999.99	1.90%	1.90%	Monthly	Monthly
\$10,000.00 - 99,999.99	1.95%	1.95%	Monthly	Monthly
\$100,000.00 or more	2.00%	2.00%	Monthly	Monthly

## Scrapbooking for Special Olympics

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 scrapbooking classes on Saturdays 9:00am to 5:00pm on Nov. 19, 2011; Jan. 21, 2012; Feb. 25, 2012; March 17, 2012; April 21, 2012 and May 26, 2012 (subject to change).

Contact Rick Roy or Jennifer Andersen by email (rroy@fivecounty.com or jandersen@fivecounty.com) to reserve your table. The cost is \$35 per table for each class. Sign up early and the cost is \$30. These classes have been popular and there are limited tables, so reserve your space early! Make checks directly payable to "Special Olympics of Maine", which may be tax deductible. 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!

## Plan for Christmas 2012 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 can open your club anytime and continue to make deposits through September, 2012.



## Five County & Children's Miracle Network: We're Making a Difference!

Over the last 10 years, Five County Credit Union has donated over \$30,000 through our skip a payment program and other fundraising events, to support the programs and services at The Barbara Bush Children's Hospital, our local Children's Miracle Network Hospital.

Our fundraising efforts make a big difference to the more than 55,000 kids treated each year at Maine's only children's hospital, kids just like Cody.

Cody has a reputation within the hospital of being a hugger, not a fighter. While it's true he is a cheerful boy, he always has hugs for everyone he meets, Cody has definitely proved to be a fighter with everything he has battled.

Cody was diagnosed with acute lymphoblastic leukemia at just 10 months old. He won his first battle after six months of treatment when he went into remission.

His fight wasn't over; the cancer returned two months later with multiple brain and spine tumors. His chances of beating cancer were so low his doctors wouldn't give a chance of survival rate to his parents. Instead, they told them to prepare for his funeral.

But Cody kept fighting. After receiving a bone marrow transplant he lived in quarantine for an entire year, never leaving the house and seeing only his mom, dad and aunt. Cody emerged happy as always and will remain a sociable "hugger" no matter the fight. Though it once seemed impossible, Cody is now in remission.

Thanks to your support, you are helping make miracles happen for kids just like Cody.

# NEWSLETTER CONTEST

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

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

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 a \$50 cash prize. The winning member will receive funds which will be deposited directly into their savings account that will be given in conjunction with the Winter 2011-2012 newsletter. 2) Response deadline: January 15, 2012, drawing on January 16, 2012. 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.

**Richard Pease from Appleton was our most recent newsletter winner. Congratulations Richard!**

# HOLIDAY HOURS

## CHRISTMAS EVE

Traditional branch locations will be closed. In-store and call center locations will close at 5pm.

## CHRISTMAS

All branch Locations will be closed Monday, December 26 in observance of Christmas Day.

## NEW YEARS EVE

Traditional branch locations will be closed. In-store and call center locations will close at 5pm.

## NEW YEARS DAY

Traditional branches will be closed Monday, January 2 in observance of New Year's Day. In-store branches and call center will be open regular hours on Monday, January 2.



Presort Standard  
U.S. Postage  
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Farmington, ME  
Permit No. 30

**FIVE COUNTY**  
CREDIT UNION  
"True Convenience"



### Five County Credit Union Locations

PO Box 598, Bath, ME 04530

- 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
  - Brunswick Lobby Hours Mon-Sat 9:00am-8:00pm
  - Drive Up Hours Mon-Fri 8:00am-8:00pm • Sat 8:00am-8:00pm
  - 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
  - Lisbon 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
  - Skowhegan (Wal\*Mart) Lobby Hours Mon-Sat 8:30am-8:00pm
  - Topsam Lobby Hours Mon-Sat 9:00am-8:00pm
  - Drive Up Hours Mon-Fri 8:00am-8:00pm • 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.