



60th Annual Meeting Notice

Wednesday, February 22, 2017 at 5:00pm
Five County Credit Union – 765 Washington Street, Bath, Maine

The Board of Directors appointed the Nominating Committee on October 26, 2016. Ken Stockford chairs the committee, with Terri Ryan and Michael Barone also serving. Committee members may be reached by calling the Credit Union at 207-443-3528. The Nominating Committee has nominated incumbents Jeffrey P. Parker, Merlin "Smokey" Suggs and Mona Tibbetts Faulter for 3 year terms and Julie A. Marquis for an unexpired 3 year term. 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 each 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 prohibit 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.

HOLIDAY CLOSINGS*

THANKSGIVING DAY:
Thursday, November 24
All branches will be closed

CHRISTMAS DAY:
Observed Monday
December 26
All branches will be closed

*Refer to back panel for branch closings

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 20 and a maximum of 500. The closing date for accepting nominations by petition is January 13, 2017. 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:

► IS YOUR ACCOUNT
Beneficiary, address or other contact information updated? If not, please stop by your local branch.

Continued on page 2

Holiday Loans
Rates as low as
4.50% 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 4.50%APR is \$175.75. Minimum amount financed is \$100.00.

**Contact Us Today
For More Information!**

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Nominee Biographies

Julie A. Marquis

Nominated for an unexpired Three Year Term on the Board of Directors

Date of Membership: 1993

Educational Background: Graduate of University of Southern ME

Current Occupation: President & CEO, Five County Credit Union

Current/Past Volunteer Efforts: Julie Marquis has a longstanding record as a credit union employee starting in 1993. Julie has served as VP, COO, Executive VP, COO and most recently President & CEO. In addition, Julie earned her Certified Chief Executive (CCE) designation, signifying her ongoing commitment to professional development and recognized throughout the credit union movement as having established a standard of educational excellence. Julie is actively involved with youth sports in the Brunswick area. 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. She resides in Brunswick, Maine with her husband and two children.

Jeffrey P. Parker

Returning, Nominated for a Three Year Term on the Board of Directors

Date of Membership: 1971

Current Occupation: Retired. US Navy (3 years) Real Estate Sales (10 years) Bath Iron Works (31 years) retired in 1995

Educational Background: Attended University of Southern Maine and University of Maine-Augusta

Current/Past Volunteer Efforts: Jeffrey is actively involved in these charitable efforts, served on the Supervisory Committee 2002–2007, chairperson from 2004. Salvation Army annual kettle collection, Phippsburg Congregational Church, and Greater Bath Elder Outreach, Jeffrey has been a resident of Bath since 1981.

Merlin "Smokey" Suggs

Returning, Nominated for a Three Year Term on the Board of Directors

Date of Membership: 1980

Current Occupation: 36 year Employee of Bath Iron Works, currently DDG 51 Program Manager Lead Yard Services

Educational Background: Attended New Hampshire College for Business Management & Completed all VAP requirements for Supervisory Committee and Director positions.

Current/Past Volunteer Efforts: Served on the Supervisory Committee 2004–2008, Director 2008 and Vice Chair 2009–Present. Smokey has been a resident of Bath since 1982.

Mona Tibbetts Faulter

Returning, Nominated for a Three Year Term on the Board of Directors

Date of Membership: 1984

Current Occupation: 32 year Employee of Bath Iron Works, currently a Senior Buyer in the Procurement Division.

Educational Background: B.S. Degree in Business Education from the University of Maine at Machias. Completed all VAP requirements for Supervisory Committee and Director positions.

Current/Past Volunteer Efforts: Served on the Supervisory Committee November 2004–2013 Chairperson June 2008–October 2013, Director 2013–Present

CUT THE CLUTTER CONTEST

Complete the switch to e-statements and send in your information below to be entered to win a \$50 CASH PRIZE..

- 1. Log into your home banking account using the full site**
- 2. Click the documents tab**
- 3. Type in YES to activate**

Access your statements 24 hours per day, 7 days per week. It's **quick** and **easy** to enroll for this service and you will be able to access your account statements safely and securely from any Internet computer or mobile device using the full site. And best of all... **It's Free!**

Sign up online or contact a Five County Credit Union Representative.

**Call us at 1-800-750-0959
or Email callcenter@fivecounty.com**

Name: _____ Phone: _____

Address: _____

Cut the Clutter Contest Here's how it works: 1) Winner will be eligible for one \$50 cash deposit that will be given in conjunction with this newsletter issue. 2) Response deadline: January 2 - drawing January 3. 3) One entry per member. 4) Entries can be mailed back, attention: FCCU News, P.O. Box 598, Bath, Maine 04530, or can be dropped off at any Five County branch.

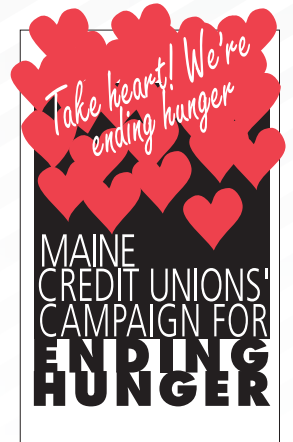
► **MOBILE BANKING UPGRADE:** Our secure & convenient mobile app will now allow you to temporarily restrict your Five County debit or credit cards using our Five County mobile app. Report a lost card and permanently block it (does not reorder a new card). Send a message to our call center regarding your upcoming travel dates and locations. You must have mobile banking in order to use mobile card controls.

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 offering Skip-A-Payment to help with your holiday budget! Skip your December or January 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 Barbara Bush Children's Hospital. Please remember that when you skip a loan payment, interest will continue to accrue daily during the month that your payment is skipped 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 first or second mortgages (including home equity accounts). You can Skip-A-Payment on your Visa Credit Card. 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 contact the Credit Union for details. Skip-A-Payment requests are due prior to the loan payment due date you intend to skip.

End Hunger Campaign Recap

Five County would like to announce that we had another tremendous fundraiser year for our Ending Hunger Campaign. Our total raised for this campaign comes to \$15,126. Congratulations and Thank you to everyone who worked so hard to meet our goal, including our generous members and employees who contributed to this cause in one way or another, we are grateful for your help! Five County placed 12th in total funds raised for credit unions in the State of Maine.



Plan for Christmas 2017 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 iTalk, 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 2017.

PLEASE SIGN ME UP TO SKIP MY DECEMBER OR JANUARY LOAN PAYMENT!*

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: _____

Name: _____ Signature: _____

*Offer does not apply to first or second mortgages. Funds must be available and may be deducted at any time before loan due date. By signing this form, I acknowledge that loan payment interest will continue to accrue daily during the month that my payment is skipped and my loan will be extended beyond its scheduled payoff date. Other exclusions may apply.

By signing this form, I acknowledge that loan payment interest will continue to accrue daily during the month that my payment is skipped and my loan will be extended beyond its scheduled payoff date. Other exclusions may apply.

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: _____

NEWSLETTER CONTEST

Complete the Sudoku puzzle below and send in your answers to be entered to win a \$50 CASH PRIZE.

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

Congratulations S. Gilbert from Lincolnville who was our most recent winner!

Sudoku Contest Here's how it works: 1) Entries with the correct responses will be eligible for one \$50 cash deposit that will be given in conjunction with each newsletter issue. 2) Response deadline: January 2 - drawing January 3. 3) One entry per member per issue. 4) Entries can be mailed back, attention: FCCU News, P.O. Box 598, Bath, Maine 04530, or can be dropped off at any Five County branch.



Federally Insured by NCUA



HOLIDAY HOURS

Bath, Falmouth, Lewiston, Lisbon, Portland & Rockland

Saturday, December 24: CLOSED

Monday, December 26: CLOSED

Saturday, December 31: CLOSED

Monday, January 2: CLOSED



Auburn, Augusta, Bowdoinham,
*Brunswick, Call Center, Scarborough,
Skowhegan, *Topsham, Waterville & Windham

*Drive-thru opens at 8:00AM, Lobby at 9:00AM

Saturday, December 24: Open 8:30AM-12:00PM

Monday, December 26: CLOSED

Saturday, December 31: Open 8:30AM-3:00PM

Monday, January 2: Open 8:30AM-8:00PM

Visit us inside the Wal-Mart Supercenters for your immediate banking needs!

1-800-750-0959 (in Maine) | fivecounty.com

- Auburn (Walmart)
- Augusta (Walmart)
- Bath
- Bowdoinham
- Brunswick
- Falmouth
- Lewiston
- Lisbon
- Portland
- Rockland
- Scarborough (Walmart)
- Skowhegan (Walmart)
- Topsham
- Waterville (Walmart)
- Windham (Walmart)

OUR LOCATIONS

Presort First Class
U.S. Postage
PAID
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Permit No. 30

