

HOLIDAY CLOSINGS \*

**CHRISTMAS DAY:**

Monday, December 25  
All branches will be closed

\*Refer to back panel for  
branch closings

## 61st Annual Meeting Notice

Wednesday, February 21, 2018 at 5:00pm  
Five County Credit Union – 765 Washington  
Street, Bath, Maine

The Board of Directors appointed the Nominating Committee on October 24, 2017. 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 Robert Brewer and Peter DeCourcy 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 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 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 20 and a maximum of 500. The closing date for accepting nominations by petition is January 17, 2018. 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:

**▶ PAY YOUR BILLS ONLINE**

Sign up for bill pay today.  
Call 800.750.0959 to  
learn more.

*Continued on page 2*

**Holiday Loans**  
Rates as low as  
**5.25% 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 5.25%APR is \$171.43. Minimum amount financed is \$100.00.

**Contact Us Today  
For More Information!**

► **TEXT ALERTS** for debit card fraud monitoring will go live on 12/12/17. Members will receive an enrollment text on that day and can sign up to get texts if we detect a suspicious transaction. Please make sure we have your updated cell phone number on file for you to receive texts! Visit your local branch today.

► **TECHNOLOGY UPDATE** We now have Android Pay® and Apple Pay® for credit and debit cards. An easy, secure and private way to make purchases using your phone as a debit or credit card at participating merchants. Now offering instant issue of debit cards in Bath and Lewiston until 4:30 M-F, Sat 9-12. Instant issue of credit cards should be completed around Jan 2018. Most credit cards now earn points on purchases. Redeem at <https://1009.extraawards.com/>. Some restrictions may apply.

## 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](mailto:callcenter@fivecounty.com)**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

**Congratulations F. Baker from Spruce Head, ME, our most recent winner!**

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.

*Continued from page 1*

## Nominee Biographies

### 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 39 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 36 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.

### Peter DeCourcy

Nominated for a Three Year Term on the Board of Directors

**Date of Membership:** 1969

**Current Occupation:** Retired from Bath Iron Works after 40 years

**Educational Background:** Graduate of Morse High School, Central Maine Community College with an Associate degree in Applied Science and graduate of Maine Military Academy from Officers Candidate Program. Peter has also taken a number of managerial and leadership courses from US Army, US Coast Guard and Bath Iron Works. Peter's last duty in the military as a Chief Warrant Officer was with the Maine National Guards as a Maintenance Officer in a transportation company.

**Current/Past Volunteer Efforts:** Peter served on the Supervisory Committee from 2012 to 2016 and was Chairman for the last three years on the supervisory committee. Peter has been a volunteer for the Dempsey Challenge, Deutsche Bank Golf Tournament and Alzheimer Walk. Peter's past civic involvements have included the Wiscasset Planning Board, St Mary's Parish Council and Wiscasset Community Building Committee.

## 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 Update



Five County declares a PENNY WAR! It's branch-against-branch (or department) during Five County Credit Union's Penny War! The war started Monday October 30th through Friday, December 1st with the winner being announced on Monday, December 4th. Funds will be donated to Maine Credit Unions' Campaign for Ending Hunger!

Thank you to everyone who has contributed to our End Hunger Campaign Penny War, 50/50 raffle, bake sale or any other End Hunger fundraiser. Our branches are working hard to meet our goal and have a couple of months left. We are grateful for your contributions and hope to make this an even stronger campaign than last year!

## Plan for Christmas 2018 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 October 1, you can open your club anytime and continue to make deposits through September 30, 2018. Your club will automatically re-enroll.

### 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: _____

**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.

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.

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: \_\_\_\_\_ Withdraw 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.

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

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 C. Dunne from Cornish ME, 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 on January 3. 3) One entry per member per issue. 4) Entries can be mailed back, attention: Newsletter Contest, P.O. Box 598, Bath, Maine 04530, or can be dropped off at any Five County branch.



# HOLIDAY HOURS

Bath, Lewiston, Lisbon, Portland, Rockland & Yarmouth

**Saturday, December 23 • CLOSED**

**Monday, December 25 • CLOSED**

**Saturday, December 30 • CLOSED**

**Monday, January 1 • CLOSED**



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

**\*Drive-thru opens at 8:00am | Lobby opens at 9:00am**

**Saturday, December 23 • Open 8:30am-8:00pm**

**Monday, December 25 • CLOSED**

**Saturday, December 30 • Open 8:30am-8:00pm**

**Monday, January 1 • Open 8:30am-8:00pm**

Presort First Class  
U.S. Postage  
**PAID**  
Farmington, ME  
Permit No. 30

CREDIT UNION

**FIVE COUNTY**

