

## 67th Annual Meeting Notice

Wednesday, February 28, 2024 at 5:00pm  
Five County Credit Union  
765 Washington Street, Bath, Maine

The Board of Directors appointed the Nominating Committee on October 31, 2023. Ken Stockford chairs the committee, with Terri Ryan and Callie McInnis also serving. Committee members may be reached by calling the credit union at 207-443-3528. The Nominating Committee has nominated incumbents **Bruce Wilson** and **Sam May** for 3 year terms. Both of these individuals have been contacted and have agreed to have their names placed in nomination for election and 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 XVI, 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.

## HOLIDAY CLOSINGS \*

**CHRISTMAS DAY:**  
Monday, December 25

**NEW YEAR'S DAY:**  
Monday, January 1

\*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 260 and a maximum of 500. The closing date for accepting nominations by petition is January 19, 2024. 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:

*Continued on page 2*

## Ask us about our Holiday Loans!

Borrow up to \$5,000 for up to 12 months  
Contact us today for more information

Loan subject to credit approval. This special is for a limited time only for qualified members of Five County Credit Union. Minimum amount financed is \$500.



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## Nominee Biographies

### Bruce Wilson

Nominated for a Three Year Term on the Board of Directors

**Date of Membership:** 1987

**Educational Background:** Bruce Wilson has completed 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 Air Force Schools. He graduated from the Air Force Non-Commissioned Officers Academy and the Air Force Senior Non-Commissioned Officers Academy, which led to his posting as Command Chief Master Sergeant of the Maine Air National Guard, his last posting before his military retirement.

**Current Occupation:** Retired from Mid Coast Hospital

**Current/Past Volunteer Efforts:** Bruce served on the Supervisory Committee from 1999 to 2005 and has been a Director since 2005. Bruce was 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.

### Sam May

Nominated for a Three Year Term on the Board of Directors

**Date of Membership:** 2019

**Educational Background:** Sam earned a BA in cultural anthropology from Reed College and an MBA from The Thunderbird School of International Management. As an investment professional, Sam has held FINRA's Series 7 and NASAA's Series 63 licenses.

**Current Occupation:** Retired. Over his career Sam has co-founded Smith and May Masonry in West Rockport, ME, worked as a consulting technology analyst for the Yankee Group in Boston, MA, and as a Wall Street research analyst in San Francisco with Pacific Growth Equities. In 1998 Sam joined US Bancorp Piper Jaffray in Silicon Valley. At Piper Jaffray, Sam served as a managing director and senior research analyst for wireless communications technologies and in 1999 led the NASDAQ IPO of Research In Motion, the maker of the Blackberry handheld device. Sam also served on the investment committee at US Bancorp Piper Jaffray. From 2005-2011, Sam lived in Hong Kong and worked as an advisor to numerous Chinese companies looking to access US capital markets and as a personal investment advisor to one of Hong Kong's most successful entrepreneurs.

**Current/Past Volunteer Efforts:** Sam served on the board of the Maine Organic Farmers and Gardeners Association (MOFGA) from 2013-2021, where he was a member of the finance, fundraising and executive committees. In 2014, Sam initiated a project which would result in the creation of Maine Harvest Federal Credit Union, the first new credit union formed in Maine in more than 30 years. Upon charter in August 2019, Sam served as Board Chair. When Maine Harvest merged into Five County in December 2022, Sam joined the Board of Five County.

## Let Us Help You Cultivate Your Farm or Food Business

Our Maine Harvest Solutions department specializes in agricultural financing options and providing efficient and effective financial products to Maine's farmers, forest owners, loggers, fishers, and food producers. We offer a variety of loan products that range from real estate to term and equipment loans, and lines of credit. We have great loan terms, competitive rates, and no prepayment penalty. We also offer agricultural business accounts, online and mobile banking along with many additional services. Our experienced agricultural team understands your credit needs and offers products and services to help you grow. Reach out to one of our agricultural specialists today.

Joanna McCormick, AVP of Agricultural Relations. Joanna has been a valued member of our Five County Credit Union team since 2005. She brings 15+ years of experience in consumer and commercial lending in addition to a wide range of business experience to our MHS department.

Patty Duffy, AVP of Agricultural Relations. Patty's background includes 30 years in agricultural lending, forest and farm management experience as well as deep knowledge of multiple agricultural industries. She looks forward to helping you tailor your financing to meet your business needs.

Email [maineharvestsolutions@fivecounty.com](mailto:maineharvestsolutions@fivecounty.com) or call 800.750.0959 x 2903.



# Holiday Skip-A-Payment is Back!



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.

# Plan for Christmas 2024 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 online banking 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, 2024. 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: \_\_\_\_\_

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

\*Offer does not apply to first or second mortgages or HELOCs. 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.

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: \_\_\_\_\_

**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\* # \_\_\_\_\_

## Look at the Difference You've Made!

We've had a lot of success with our fundraising efforts this year and we want to thank our staff, community, and members as it would not be possible without you.

We have been focusing our efforts on the Maine Credit Unions' Campaign for Ending Hunger. Since 1990, the Campaign has contributed over \$12 million to help end hunger in the state of Maine and 100% of all funds raised through the Campaign support organizations fighting food insecurity in Maine.

In September, we were able to make donations to two local food pantries. The first donation was a \$4,500 donation to the Good Shepherd Food Bank who works to eliminate hunger in Maine and serves over 140,000 individuals every year. The second was a \$1,000 donation to Lisbon Area Christian Outreach - a non-profit organization founded in 1985 from the efforts of several area churches that helps families and individuals in the Lisbon, Durham, and Bowdoin communities with their food needs.

In October, we had an extremely successful Spirit Week Food Drive that brought in an enormous amount of non-perishable goods for local food pantries. We hope you all enjoyed seeing our goofy and creative outfits on social media. While our main efforts were focused on the Campaign for Ending Hunger, we had fun volunteering and participating in many exciting and local events. This includes a volunteer group that helped with various events at the Common Ground Country Fair, participating in the Inaugural Biggest Little Golf Tournament for Special Olympics Maine (this event raised over \$3,500), and the Cumberland County FCU Bag Toss Tournament.

In late October, tragedy struck our communities, and eighteen beautiful souls were lost. Our hearts and condolences go out to the victim's families and friends. In response, we made a donation to "Feed the First" - a fundraiser launched by the Norm Molette chapter of Credit Unions through the Campaign for Ending Hunger that was coordinated in partnership with the Lewiston-Auburn Metropolitan Chamber of Commerce Foundation to help provide meals to first responders and others in need in the greater Lewiston area. In three weeks, the fundraiser raised nearly \$36,000. This is an incredible amount and an amazing representation of the credit union philosophy of people helping people.

Thank you to all of you who make supporting our communities possible. To stay in-the-know about upcoming branch raffles and giveaways for our charities, follow our Facebook and Instagram pages!



'TIS THE SEASON OF *Saving*

6-MONTH CERTIFICATE

12-MONTH CERTIFICATE

5.12%  
APY\*

4.59%  
APY\*

\*ANNUAL PERCENTAGE YIELD (APY). Listed rate effective as of 11/1/2023. Minimum balance of \$500 required. Apy subject to change without notice. All account dividends are paid monthly based on average daily balance. A penalty may be imposed for early withdrawal. Certificates renew automatically at the rate in effect at the time of renewal unless instructed otherwise. Other rates and terms available. Federally Insured by NCUA.

## Financial Education

Have you had a chance to check out our new financial education pages? Visit [fivecounty.com/education](https://fivecounty.com/education) to grow your knowledge about finances and learn how to make financial decisions that will promote your financial well-being!

Need some one-on-one guidance? We have a great team of Certified Credit Union Financial Counselors who are devoted to providing you with personalized and tailored advice and guidance to bring you financial freedom and success. Set up an appointment today by visiting [fivecounty.com/ccufc](https://fivecounty.com/ccufc).

## Financial Wellness with Hillary

This new year, you don't have to "resolve" to make changes. Just take some simple steps. Think of January 1st as a reset. The beginning of a new chapter. Things are not going to miraculously change or wipe out on that day but we can take simple steps to improve our financial health.

- Create an honest budget or review your current one.
  - Now is the time to take stock of what you have coming in and going out. The holidays are over, so rein in your spending and pay down debt or increase your savings.
- Review your Emergency Savings or start one.
- Review your debt. Is there a way to pay it down some? Consolidate?
- Start meal planning and grocery shopping by what is on sale that week.
  - This can save you time, money, and keep you away from fast food.
- Review your streaming and subscription services. Are you really using them all? Enough to justify the cost?
- Review your phone/internet plans, see if there is a cheaper option that will work for you. Many plans also offer packages with streaming services included. Make sure you review all of your perks!
- Contact a Certified Financial Counselor at Five County Credit Union to review your finances with you! For more information or to set up an appointment, visit [fivecounty.com/ccufc](http://fivecounty.com/ccufc).

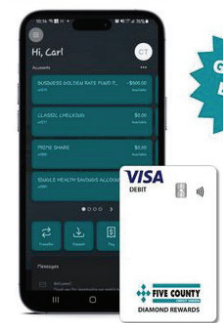
## Download Our Free Mobile App – with Video Banking!

Five County's online experience is not only secure & convenient but includes an abundance of features. You will need mobile banking to use mobile card controls. Learn more at [fivecounty.com](http://fivecounty.com).

- Open a loan and more by connecting with us face-to-face with video banking
- Deposit Checks with Mobile deposit
- Pay all your bills online with bill pay
- Update your address, email, and phone number
- Transfer between Five County Credit Union members with ease
- Enroll in e-statements through mobile or online
- Access your Diamond Rewards through mobile or online
- Obtain your checking account number and so much more

### Early Access Direct Deposit

Early direct deposit of funds is not guaranteed and is subject to the payor's support and the timing of the payor's payment instruction.



## THE PERFECT HOLIDAY SHOPPING PARTNER

APPLY TODAY



- Rewards points on every purchase
- Competitive interest rates
- Convenient and secure online shopping
- Local customer service

All terms and conditions are subject to underwriting criteria, and may not be available to all borrowers.



# NEWSLETTER CONTEST

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

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

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 to B. Bosse of Freeport, Maine, 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 16 - drawing on January 17. 3) One entry per member per issue. 4) Entries can be mailed back, attention: FCCU News, P.O. Box 598, Bath, Maine 04530, dropped off at any Five County branch or scanned & emailed to [marketing@fivecounty.com](mailto:marketing@fivecounty.com).



Federally Insured by NCUA



EQUAL HOUSING OPPORTUNITY

# HOLIDAY HOURS

**Bath, Lewiston, Lisbon, Portland & Rockland**

Visit [fivecounty.com/holidayhours](http://fivecounty.com/holidayhours) for Branch & Drive-thru hours

**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**

**Saturday, December 23 • Open 9:00am-3:00pm**

**Monday, December 25 • CLOSED**

**Saturday, December 30 • Open 9:00am-3:00pm**

**Monday, January 1 • Open 8:30am-7:00pm**

1-800-750-0959 (in Maine) | [fivecounty.com](http://fivecounty.com)

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

## OUR LOCATIONS

CREDIT UNION

FIVE COUNTY



Presort First Class  
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 Bangor, ME  
 Permit No. 112