



Members First · Fall 2024 · Our most important member is you!

International Credit Union Day and Ending Hunger Challenge!

On October 17, 2024, Franklin-Somerset Federal Credit Union invites its members to celebrate Member Appreciation Day at each of our five branches in honor of International Credit Union Day. There will be refreshments and giveaways from 10:00–2:00 p.m. in Farmington, Kingfield, Skowhegan, Madison and Stratton.

This year we are also taking part in the Maine Credit Union League's \$100,000 Challenge for the month of October, to benefit Maine Credit Unions' Campaign for Ending Hunger, the Good Shepherd Food Bank, and Special Olympics Maine. The goal is to raise \$100,000 in one month. Can we help? You bet! Our ending hunger campaign helps fight food insecurity amongst families statewide and in our own backyard. The funds raised will also help fund a new pilot backpack program for Special Olympics, to help meet the needs of Special Olympic athletes who are facing food insecurity, while also providing them an opportunity to give back to their communities. The goal is to raise funds for 100 backpacks in each county. Online donations are accepted at campaignforendinghunger.org/donate/ and somaine.org if you would like to consider making a tax deductible donation.



**CAMPAIGN FOR
ENDING
HUNGER**
MAINE CREDIT UNIONS



people helping people! We'd like to embrace our commitment to our communities by showing our appreciation. So on October 17, let's do our part in this \$100,000 challenge, and appreciate our most important member...YOU!

Franklin-Somerset Federal Credit Union proudly takes the opportunity to celebrate our history, accept the Ending Hunger Challenge and remind our current members why they belong to a credit union—

Abandoned Property

Don't forget to keep us in mind if you move or change your name! Every year, Franklin-Somerset FCU is required by law to turn over lost or abandoned property to the State of Maine. If we cannot locate the owner of an account, after a period of three years, any funds in that account are considered lost or abandoned. Please try to remember us and keep your address information with us up to date!

It is not difficult to claim your property if you think that the State of Maine may be holding it, but you can save yourself some steps just by keeping in touch with us. To see if you have any abandoned property with the State, just check this web address: http://www.maine.gov/treasurer/unclaimed_property/. If you find your name on the list, either print the claim form and send it to: Office of the State Treasurer, Attn: Unclaimed Property, 39 State House Station, Augusta, ME 04333-0039, or follow the links on the website to submit your claim online. Documentation for a claim varies based on the type of account. Generally, a signature with ID, social security number and proof of reported address or connection to the account are required.



Mission Statement: What we do, matters.

Locations

Farmington

485 Wilton Road
Farmington, ME 04938
800-339-3228 · 207-778-4452

Skowhegan

26 Leavitt Street
Skowhegan, ME 04976
877-952-5800 · 207-474-3331

Kingfield

476 Main Street
Kingfield, ME 04947
207-265-4027

Madison

20 Main Street
Madison, ME 04950
207-696-3691

Operations Center

114 E. Madison Road
Madison, ME 04950
207-612-5400

Stratton

104 Main Street
Stratton, ME 04982
207-612-5455

www.f-sfcu.com

Board of Directors

Robert Cushing
Stephen Guenette
Walter Hill
David Keith
Wendy Pomeroy
Paula Sansouci
Robert Webster

Supervisory Committee

James Collins
Michael Fogg
Suzanne Morison
Beverly Noonan
Kenneth Thomas

Holiday Closings

Indigenous Peoples' Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving

Thursday, November 28

Christmas

Wednesday, December 25

New Year's Day

Wednesday, January 1



Give Yourself a Gift This Holiday Season!

Skip your November or December loan payment!

Make the season special and give a gift to yourself!

Choose to skip your monthly payment that's normally due in November or December. It's like "making a loan to yourself" and will allow you to put a little extra in your pocket this holiday season. Use the extra cash for holiday travel, gifts, entertaining or any holiday expenses. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!



It's Easy to Apply

Simply complete the application; put it in an envelope and mail it back to us, or bring it to the credit union. We'll do the rest!

Holiday Skip-A-Payment Application

Name _____

Account # _____

- Loan Payment Amount _____ Skip: November or December payment
- Loan Payment Amount _____ Skip: November or December payment
- Loan Payment Amount _____ Skip: November or December payment

Contact the credit union if you have more than three loans.

How is your loan paid? Circle one.

Cash/Check or Payroll Deduction or Internal Transfer

Please deduct the \$25.00 processing fee from my: Circle one.

Savings/Checking Account or Payment Enclosed

Signature _____

Joint Signature (if applicable) _____

Holiday Skip-A-Payment Rules

1. A processing fee of \$25.00 per loan will be deducted from your account selected above, unless payment is enclosed. If you do not have \$25.00 in your account, please mail a check for \$25.00 with your Holiday Skip-A-Payment request.
2. Loans cannot be more than 10 days past due at the time of request. Share Certificate Secured Loans, Unsecured Lines of Credit and all Real Estate Loans (i.e., Mortgages, Home Equity Line of Credit Loans, Home Equity Loans, Mobile Home Loans) are not eligible, nor is any loan where inclusion of the processing fee would cause the APR* to exceed 18%. Application and approval required for all skipped payments. All applications are subject to the Credit Union's final approval.
3. Applications should be received at **least four business days** prior to loan due date. Interest will continue to accrue on unpaid balances through skipped payment period.
4. Skipped payments do not extend the term of any credit insurance policy or GAP insurance policy you may have obtained through the credit union as part of your loan.
5. By signing above, you authorize Franklin-Somerset Federal Credit Union to extend the due date of your final loan payment by one month.

For Credit Union Use Only

Account # _____ Suffix _____ Pay Code _____
 Next Due _____ Process Date _____ Fee _____
 Advance Due Date _____ Payroll _____

*Annual Percentage Rate

Quote for the Quarter

"Coming together is a beginning; keeping together is progress; working together is success." ~ Edward Everett Hale