



Members First · Winter 2025 · Our most important member is you!

We're Saying Thank You to Our Members!



Franklin-Somerset Federal Credit Union has again had a successful year thanks to our members, and we wanted to say THANK YOU! A deposit has been made into every active share account belonging to our members as our way of saying thanks for your support, thanks for using our services, and THANK

YOU for being our member! You may have noticed a \$25 deposit into your account recently— it's our way of saying that we appreciate your membership. After all, you are not only a member here, you are an owner of our not-for-profit financial cooperative. SO, THANK YOU from us to you!*

** (Some restrictions apply, and not all accounts qualified.)*

Affordable Health Insurance Made Easy

Let the TruStage Health Insurance Program simplify your search. Learn more today! With your membership, the TruStage Health Insurance Program makes it simple to find the right plan for you.

- Designed for credit union members
- Dedicated experts to help you understand and choose health coverage wisely
- Tools to compare plans and identify financial assistance

Online or over the phone, TruStage Health Insurance Program with GoHealth, gives you access to licensed agents who can help you make an informed decision.

Find Your Plan! Visit **TruStageHealth.com** or call toll-free 1-888-416-2166.



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Have you tried Bill Pay, Digital or Mobile Banking?

Bill Pay is quicker and easier than writing checks. It's available 24/7 so you can pay your bills whenever **you** want to! It's available now— just sign up for Digital Banking (if you haven't already) and click on the Bill Pay tab.

For FSFCU mobile, look for us in the Android or iOS app store to download our free app to your mobile device. For more information, call 207-612-5435.

Loan Payments Over the Phone or on the Web, and Our Online Loan Application

If you are looking for an easy way to make a payment on your loan or apply for a loan, try checking out our website! To make a payment, just click the "make a payment" link. We're also available to assist making your payment over the phone, just call 612-5400; however, there is a slight fee for this.



To apply for a loan on our homepage, look under "loans"— and see how easy it is! Or just contact one

of our friendly loan officers at your favorite branch: Farmington, Kingfield, Stratton, Skowhegan or Madison at 1-800-339-3228 or 1-877-952-5800.



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

Martin Luther King, Jr. Day
Monday, January 20

Presidents' Day
Monday, February 17



SAVE THE DATE!

Our Annual Meeting is scheduled for April 19, 2025. Location and time to be announced!

Notice Regarding non-Visa PINLess Debit Card Transactions

We allow non-Visa debit transaction processing. This means that you may use your Visa® Check Card on a PIN-Debit Network (a non-Visa network) without using a PIN to authenticate your transactions. The non-Visa debit network for which such transactions are allowed is NYCE.

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa Check Card include signing a receipt, providing a debit card number over the phone or via the internet, or swiping the debit card through a point-of-sale terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone or the internet), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through the use of a PIN.

Please be advised that the terms and conditions of your agreement with us relating to Visa debit transactions do not apply to non-Visa debit transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

If you have any questions about non-Visa debit transactions, please give us a call.

Funds Availability Policy

Federal Regulation CC, "Availability of Funds and Collection of Checks," establishes availability schedules under which financial institutions must make funds deposited into transaction accounts available for member withdrawal. Our Funds Availability Policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic deposit will be available on the day we receive the deposit. In some cases, we may delay the ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of the deposit. Should an exception hold apply, the maximum hold on funds is seven business days.

Your Education, Your Terms— Partnership with Sparrow

At Franklin-Somerset Federal Credit Union, we believe in empowering students to achieve their educational dreams. We've partnered with **Sparrow**, and their cutting-edge student loan marketplace is designed to help you find the best student loan in a matter of minutes, not months.

Discover the benefits of the student loan marketplace:

- Search for in-school and refinance loans that suit your unique situation
- Explore competitive fixed and variable interest rates for ultimate personalization
- Enjoy flexible repayment terms and options that fit your budget
- Say goodbye to origination fees and prepayment penalties

Student loans are specifically designed to cover all your education-related expenses—tuition fees, room and board, textbooks, supplies, transportation, and other essential costs. If you have any questions or need further assistance, we're here to help. Reach out to us via email at info@f-sfcu.com or give us a call at 207-612-5400.

Quote for the Quarter

"Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us." ~ Hal Borland