



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

## A Thank You For Years of Service

**Brian Lewia** has served on the Board of Directors of Franklin-Somerset Federal Credit Union for 26 years and has served as Chairman of the Board for more than 20 years. The credit union would like to take this opportunity to thank him for his years of service!

Throughout the years, Brian has been part of the growth and success of the credit union. Starting with Skowhegan Community and being instrumental in the merger with Franklin County Federal Credit Union in 2000 and the creation of Franklin-Somerset Federal Credit Union. He also was part of bringing Madison-Anson Credit Union into the Franklin-Somerset family. Expanding into Stratton in 2018 also took place on his watch. Brian has helped the credit union grow in membership, asset size, product offerings and staff, and helped expand the areas served by the credit union.



Brian is also a strong believer in the credit union philosophy: “People helping people,” and has supported the many causes the credit union has been part of over the years. He continuously encouraged the staff to take part in the many fundraisers, events, and festivals the credit union supported throughout our communities.

Brian has been a member of a credit union since his college days and believes that dealing with a credit union is great for members, as credit unions generally have better rates both on loans and shares, and a more family atmosphere than other financial institutions. One example of the incredible spirit of our credit union was during one of the most trying times F-SFCU ever faced. In August 2012, the credit union lost its leader and CEO Cass Hirschfeld when he passed away suddenly. Brian was very good friends with Cass but put aside his own grief and feelings of loss and helped keep the credit union moving forward. The outpouring of support from members was amazing, and one of the reasons the crew at the credit union was able to keep going: to be there for our members.

The Supervisory Committee, the Board of Directors and the entire staff at Franklin-Somerset Federal Credit Union would like to extend their sincerest thanks for the years of service Brian has unselfishly given to Franklin-Somerset Federal Credit Union. Such dedication deserves our appreciation and gratitude!

## Annual Meeting

On Saturday, April 27, 2024, F-SFCU held its Annual Meeting at the Main Street Middle School in Madison. Board Chair Brian Lewia welcomed everyone and introduced the Board of Directors. The minutes from last year were waived, and Supervisory Chair Michael Fogg, Board Chair Brian Lewia, and CEO Beverly Knapp reported that the credit union performed solidly in 2023. Mr. Fogg mentioned the credit union won Best Places to Work in Maine for 2023, and was honored for their CEO to win the Maine Credit Union League’s Outstanding CEO Award for 2023. The Credit Union awarded a \$250,000 extraordinary dividend to the membership this year as a thank you to the members for their loyalty.

Elections were held for three seats on the Board of Directors, with **Robert Cushing** and **Wendy Pomeroy** of Farmington, and **Dan Hill** of Mt. Vernon, winning the seats. Congratulations to all of them! While the votes were being counted, drawings were held for prizes— including hats, money, a picnic basket of goodies and a gardening bag of supplies. The floor was opened for discussion of unfinished business or new business.

Ms. Knapp thanked team members Melinda Ewig and Jessica Clouser for catering the event and thanked our loyal members and staff for attending.

As a reminder, if you or someone you know would like a chance to serve on the Board of Directors or the Supervisory Committee, please contact Beverly Knapp at 612-5436 or [bevkn@f-sfcu.com](mailto:bevkn@f-sfcu.com) for an application



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](http://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

**Independence Day**  
Thursday, July 4

**Labor Day**  
Monday, September 2

**Indigenous Peoples' Day**  
Monday, October 14



## Information on Remote Deposit Capture

Remote deposit capture (RDC) is a system that allows a member to scan checks remotely and transmit the check images for deposit, usually via an encrypted Internet connection. When the credit union receives a check image from the member, it posts the deposit to the member's account and makes the funds available based upon the member's particular availability schedule.

RDC is one of the fastest growing trends, as it allows members the convenience of depositing money from any location with a scanner, computer and internet connection, and makes those deposited funds available earlier. Franklin-Somerset Federal Credit Union upgraded our digital banking product, and you may have noticed on your mobile device a new "deposit" button, which means you can make deposits electronically!



You can deposit up to three checks per day, provided they equal \$2500 or less. For funds availability, \$25 will be immediately available per business day (not per check); a one-business day hold will be placed on the next amount up to \$250; and any amount above \$250 (up to the \$2500 limit) will have a three-business day hold.

**There are special endorsement requirements.** The back of the check needs to say "FOR MOBILE DEPOSIT ONLY F-SFCU" with your member account number and SIGNATURE. **If any part of the endorsement is missing, the check will be rejected.** Instructions will show once the application is launched with the "deposit" button. After the deposit, retain the physical check for 30 days and then securely destroy.

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, contact Electronic Services Support at (207)612-5435.

## Avoiding Family Imposter Scams

If you get an unsuspected call from someone claiming to be a family member or friend asking you for money to help them out of an emergency, take pause before acting! This could be a scam. Imposters often use scare tactics like saying they have been in an accident or arrested to get people to act fast. Artificial Intelligence can even mimic a loved one's voice. Always call or text your friend or family member back directly to make sure they are okay, and never wire money, mail cash, or send cryptocurrency to a stranger!

## Convenient Online Applications and Loan Payments

If you are looking for an easy way to apply for a loan or make a payment on your loan, try checking out our website. To apply for a loan, look under "loans" and see how easy it is! To make a payment just click the "make a payment" link on our homepage.

We're also available for loans over the phone or by appointment. Just contact one of our friendly loan officers at your favorite branch: Farmington, Kingfield, Stratton, Skowhegan or Madison. And for payments, call 612-5400.

## Quote for the Quarter

"The secret of change is to focus all of your energy not on fighting the old, but on building the new." ~ Socrates