



Members First • Summer 2017 • Our most important Member is you!

Awards for Education

On June 20, 2017, six Franklin-Somerset FCU employees received recognition for their completion of educational offerings at a recent awards banquet held for The Center for Financial Training Education Alliance (CFTEA) at the Hilton Garden in Auburn. Amber Smith, Assistant Branch Manager, and Amanda Lee, Branch Manager for our Farmington and Kingfield Branches, presented Carrie Jenness with her Certified Teller Certificate. They also presented certificates for Sales Essentials to staff members Amanda Wilcox, Ann Foss, Ann Gordon and Jennifer Rackliffe, and Amanda Lee received her Branch Manager Certificate.

The CFTEA provides education, training and informational courses and seminars for the financial services industry throughout Maine, New Hampshire, Vermont and Virginia. Many of the courses are applicable to nationally recognized diplomas and certificates, and can often be transferred to colleges and universities. The program's goal is to provide job specific skills and knowledge to the financial services industry. Congratulations ladies!



Left to right: Brandi Emery, DeAnna Trask, Ann Foss, Ann Gordon, Carrie Jenness, Jennifer Rackliffe, Amber Smith, Amanda Wilcox, Amanda Lee and Marti Davis.



Christmas in July!

In July, The Kennebec Valley Chapter of Credit Unions will hold its annual "Christmas in July" fundraiser, in which participating credit unions (including F-SFCU) collect clothing, shoes, toys, art supplies and more. To view all of the participating credit unions and a list of items they are collecting, visit bit.ly/supportchristmasinJuly or stop in at one of our branches.

We are asking our members for newly-purchased gifts as well as cash donations for the Maine Children's Home for Little Wanderer's "Christmas Packing Program." The program accepts donations year-round, as it provides boxes of gifts and clothing to more than 1,700 financially disadvantaged children throughout the state.

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Mission Statement

Local personalized service with a vision towards the future because you matter most!

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

www.f-sfcu.com

ATTENTION: IRA Owners with Required Minimum Distributions WITHHOLDING NOTICE

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

Holiday Closings

Independence Day

Tuesday, July 4

Labor Day

Monday, September 4

Columbus Day

Monday, October 9



Let's NOT Go Phishing!

Do you know what to look out for in phishing email scams? Often sent by email, these scams seek to infect computers with malware or steal personal information, but often, even savvy surfers of the web can be fooled.

What is "Phishing?"

"Phishing" has received a lot of attention in the press recently. It is a way that fraudsters try to acquire personal, sensitive information such as login names, passwords, credit and debit card information, birth dates, and social security numbers, to access financial resources for malicious purposes. Phishing scams often appear to come from a familiar, trusted resource through your email. While the attempts sometimes obviously look like spam, a well-crafted email can contain the logo of the entity the fraudster is trying to mask their identity through and can be difficult to identify.



How Can I Protect Myself?

Email communication is becoming more and more common, but there are a few ways you can avoid falling victim to a phishing scam. Here are four steps you can take to protect your personal information in a phishing scam:

1. **Watch for Misspelled URLs.** Appearing in the address bar, these can be off by as little as one character, or may have a subdomain added to the main address that drives to the spoofed website.
2. **Think Before You Click the Link.** Again, this can be tricky to watch for, but if you hover your mouse over a link in an email *without clicking on it*, you can see the web address. If it looks suspect, do not click the link and contact customer service for the company the email appears to have originated from.
3. **Start Using Multi-Factor Authentication.** We know – *not another password!* You may have seen some companies requiring a second security step, such as a PIN or a fingerprint, which is required in addition to your login and password to access an account. While it may seem like a bother, this protects you. In the event your password was stolen in a phishing scam, having the additional step in place adds a level of security that prevents a thief from accessing any information using only the password.
4. **Ask Us at Franklin-Somerset FCU.** If you ever receive an email that looks like it is from us, but something feels off or suspicious about it, please do not hesitate to visit your nearest branch to discuss what you saw. Our staff will be able to help you clarify whether or not the email originated from our credit union, or will be able to report the fraudulent activity in the event it has occurred.

Christmas in July! (continued from front)

Ideally, packing needs to be completed by the first week of December, so the Maine Children's Home relies on continuous donations in the slower summer months to ensure that every child receives their gifts on time.

In order to qualify, families must meet state income guidelines, agree not to accept Christmas assistance from any other organization unless it is for food, apply for children who are 12 years old and younger, and be willing to provide proof of income. They usually begin accepting applications on their website in October. For more information about the program and how to get involved, visit <http://www.mainechildrenshome.org/christmas-program.php>.

Quote for the Quarter

"Success is getting what you want. Happiness is liking what you get."

~ Trevione Hudson