

Casco Community Connection

A QUARTERLY NEWSLETTER OF CASCO FEDERAL CREDIT UNION

Dollars and \$ense

Your Credit Score

How important is your credit score? It affects not only your financial life but can affect your career, education and many other areas. When was the last time you checked your credit report for accuracy? By periodically reviewing your information, you can prevent errors from going undetected and save yourself time and money later on. Your credit report is a compilation of your payment history on all of your credit accounts and assists companies in judging your credit worthiness and likelihood for repayment.

There are three agencies: Equifax, Experian and TransUnion. All are independent of each other and could have different reporting information. Credit reports list your personal information, credit accounts (both paid and outstanding), public records, credit score, payment history, outstanding balances and financial stability. Credit scores range from 350 to 850; scores above 700 are considered excellent, while scores below 620 may receive higher interest rates.

To obtain your free credit report, go to annualcreditreport.com. For further information, contact the three major reporting bureaus at:

| Equifax | Experian | TransUnion |
|---------------|-----------------|----------------|
| PO Box 740241 | P.O. Box 9595 | P.O. Box 2000 |
| Atlanta, GA | Allen, TX 75013 | Chester, PA |
| 30374 | 888-397-3742 | 19022 |
| 800-685-1111 | experian.com | 800-916-8800 |
| equifax.com | | transunion.com |

On-The-Go with Casco!

Do your summer plans include traveling? Take us with you! Your ability to access your accounts at Casco FCU may be closer than you think. With services such as Mobile Banking and Shared Branching, access to your account at Casco FCU is always free and convenient!

Mobile Banking is as easy as using the ATM, but more private and secure. From your phone you can obtain an account balance, view transaction history and transfer money from one share to another – anytime, wherever you are. No need for a fancy phone, all you need is a text messaging and/or data plan to sign up. Getting started is simple: you can register, activate and use mobile services in no time at all. Visit www.cascofcu.com and click on the Mobile Banking icon or call us at 1-888-395-5588 for further details.



Shared Branching allows you to make transactions on your account at Casco FCU without even being in one of our branches. There are more than 4,300 credit unions nationwide that give members access to convenient locations to perform transactions just as if they were in their home credit union. With Shared Branching, you can make deposits, withdrawals, loan payments, transfer between accounts, and more! To take advantage of Shared Branching services all you need to have is your credit union's name, your account number and a government issued photo ID. To find the closest Shared Branching location near you, visit www.cuservicecenter.com or use the iPhone App, "Find Branch"!

Join us for our 3rd Annual Community Yard Sale!

When: Saturday, July 16th (rain date will be July 23rd)

Where: Front lawn of the Main Office - 375 Main Street in Gorham

Time: 8am – 3pm

The front yard of our Gorham office will be transformed into a large, multi-family yard sale event. If you would like to participate as a seller, we still have 10x10 spaces available for rent:

- \$20 for a space with a table
- \$10 for a space without a table (you can bring your own)



Your credit union will operate a table for donated items. If you are unable to attend as a vendor but have items you would like to donate, please drop them off at our Main Office, 375 Main Street, Gorham, during regular business hours the week of July 11-15. Donations will also be welcome the morning of the yard sale. Any donation items that are not sold will be donated to Goodwill after the yard sale.

Food and beverage refreshments will be on sale so bring the whole family over to check out the bargains! All proceeds received from donated items, table rentals, and food and beverage sales will benefit our Campaign to End Hunger in Maine. We look forward to seeing you there!

For more information or to reserve your table:
Contact Tasia Burns at tburns@cascofcu.com or 207-839-5588 X2104





Attention all 18 to 25-year-olds.....

The free4ME Checking Account is the ultimate account for 18 to 25-year-olds. With all the features you need and some great extra perks, having a checking account at Casco FCU has never been easier! The advantages of this account include:

- **No minimum balance required**
You won't be required to maintain a minimum balance to enjoy all the "freeness" of this account!
- **No monthly fee, and no per-check fee**
Because nobody wants to pay a monthly or per-check fee.
- **Free online banking and mobile banking**
Pay bills and transfer money in your pjs—no standing in line!
- **Free e-statements**
View your account transactions and information securely, online—no paper!
- **Free debit/check card**
Every account holder gets a free debit card.
- **Free SURF ATM network use**
Use any of our SURF ATM network cash machines for free!
- **\$10 iTunes gift card**
Our gift to you when your account has been open for 90 days!
- **Oops! Refund**
Twice per calendar year, you can call and get a service fee reversed – no questions asked.

Stop by any one of our 3 branch locations to open your free4ME checking account

Braving the Drizzle to Support Heart Research



Team Casco was among the 1,500 plus walkers who helped raise over \$266,000 in support of heart research at this year's Southern Maine Start! Heart Walk. Although the rainy weather was not ideal for a morning walk around Back Cove in Portland, Team Casco braved the elements and participated in helping to make this the organization's largest event in Maine.

All of the money raised will support potentially life-saving heart disease education and research.

Your Credit Union proudly offers CU Promise Loans!



Did you know that many local lenders sell their servicing to out of state mortgage companies? With a CU Promise Loan we keep your mortgage right here in Maine! Whether you are buying or refinancing a new home, this is likely the biggest decision you will ever make.

Isn't it good to know that your best mortgage solution is right here at the credit union? Local decisions made by people you trust with guaranteed same day decision, a guaranteed closing date and guaranteed local servicing.

For more information on CU Promise Loans, contact Ruth Cellupica via email at rcellupica@cascofcu.com or call 888-395-5588 ext. 2304.

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Casco Federal Credit Union is now on the social media sites: Facebook and Twitter. Like us and follow us for the latest credit union news and information. It's easy to do, just go to www.cascofcu.com and click on the icon at the bottom of the page.

BRANCH LOCATIONS

375 Main Street, Gorham, ME
207-839-5588
MONDAY - FRIDAY 7:00 AM TO 4:00 PM

35 Cumberland Street, Westbrook, ME
207-854-2446
MONDAY - FRIDAY 8:00 AM TO 5:00 PM

397 Ossipee Trail, Gorham, ME
207-839-3933
MONDAY - FRIDAY 9:00 AM TO 5:00 PM