



Annual Meeting Announcement



Connected Credit Union’s Annual Meeting will be held on Tuesday, March 25, 2025. The meeting will begin at 5:30 pm and will be held at the Winslow VFW, located at 175 Veterans Drive in Winslow. All members and guests are invited to attend the meeting of the Connected Credit Union shareholders.

There are three (3) seats up for re-election on our Board of Directors. The Nominating Committee, chaired by Karen Harrington, has convened and is placing the following incumbents into nomination: **Heather Browne, Hannah Doble and Alice Drummond.** As a credit union member/owner, you have the right to participate in the democratic process by electing a member in good

standing to serve as a volunteer Director. Any member/owner can be nominated to the Board of Directors by filing a “Petition to Nominate.” Contact the Credit Union office for details.

We look forward to having you join us. **RSVP to annualmeeting@connectedcreditunion.org before March 15.**

Attention digital banking users! Occasionally, we are required to provide a *Digital Banking Terms Of Use Agreement* for our digital banking users when rules or regulations are updated by a third party service provider. An updated *User Agreement* will be sent to our digital banking users in February of 2025. At that time, you will be required to agree to the *terms and conditions*, as requested, in order to proceed to our digital online banking platform. The *User Agreement* is compliant and among other items, it outlines the scope of privacy laws and the end user’s rights with respect to their use of our digital banking platform.



Coming Soon! Credit Score and More!

Credit Score is coming soon, and we can’t wait for you to start using it. Access your credit score, full credit report, credit monitoring, financial tips, and education without impacting your credit score. **You can do this anytime anywhere and for free.**



Benefits of Credit Score

- Daily access to your credit score
- Real-time credit monitoring alerts
- Credit score simulator
- Personalized credit report
- Special credit offers
- And more!

More details are coming soon! You will log into mobile or online banking to use this **free** service and enroll.



connectedcreditunion.org

Main Office

85 Civic Center Drive · PO Box 1096
Augusta, ME 04332-1096
207.623.3857 | 1.800.464.3773

Winslow Branch

12 Monument Street
Winslow, ME 04901
207.872.2636 | 1.855.946.2328

Credit Union Holidays

We will be closed on:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Patriots' Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Indigenous Peoples' Day
- Veterans Day
- Thanksgiving Day
- Christmas Day

The credit union will close early on Christmas Eve and New Year's Eve. Visit our website for details.

Inactive/Dormant Accounts

Any account having less than a \$50.00 balance that has had "no activity" for two years is subject to a monthly inactivity fee of \$2.00.

Abandoned Accounts

Accounts with no member-initiated activity for 3 years are considered abandoned by the state. If you have not made a deposit to your account recently, please do so to prevent your account from being considered abandoned. If your account becomes abandoned, we are required by law to turn the funds over to the State of Maine. Notification will be mailed to affected accounts prior to funds being turned over to the State of Maine.

Connected Credit Union's privacy notice can be found on our website at connectedcreditunion.org



Federally Insured by NCUA



New Year, New Auto Loan

Low rates and affordable payments are what matters most. Ring in the new year with a vehicle purchase that fits your budget and your lifestyle. Our partnership with auto dealers provides convenient, one stop shopping and local financing with a credit union you know and trust. Simply tell the dealer that you are a member of Connected Credit Union and they can process your loan right onsite. Your monthly payments are made directly to the credit union, with the option of online, in person or US mail. We've made it easy, no need to finance anywhere else.



Visa and ScoreCard Rewards!

Our low rate Visa® credit card with ScoreCard Rewards® is hard to beat! Compare your existing credit card rate to ours at just 11.99% APR* (variable rate). Start the new year off right and apply online at connectedcreditunion.org, or by using our online banking app. Make the switch today for a better card and a better rate. **You deserve it.**

**APR = Annual Percentage Rate*

Energy Loans

There are many ways to make your home more efficient. Whether you need new windows, a furnace, a pellet stove or have larger home projects, we've got you covered! Improving your home adds value to your investment and we can help! Contact our Loan Team today. Applying is easy— visit us online at connectedcreditunion.org or by using our app.



Scholarships

Scholarship applications open February 1, 2025. Don't miss out on the opportunity to win one of four Connected Credit Union scholarships. We take pride in supporting the young members and future leaders of our communities and to show our commitment to their education, we award four \$1,000 scholarships to eligible members who are pursuing a post secondary, education. You could be the next recipient! All scholarship applications must be received by the credit union no later than April 30, 2025.

Apply online at connectedcreditunion.org.



Recreational Loans

Don't miss out on this great season! Snow and outdoor, family fun go hand in hand during Maine winters. We've got loans to fit your budget and your sense of adventure!

