



BREWER FCU QUARTERLY NEWS

SPRING 2018

## New Website Coming May 2018

- New Look
- New Features
- Same Great Member Service



## Brewer FCU's Privacy Policy

Available on our website at [www.brewerfcu.org](http://www.brewerfcu.org). There have been no changes. A notice will be mailed to any member who requests it by calling us toll-free at 1-888-238-6976.

## Credit Union Hours

*Lobby and Drive-Thru*

**Monday – Wednesday**

8:00 A.M. – 4:00 P.M.

**Thursday and Friday**

8:00 A.M. – 5:00 P.M.

**Saturday**

8:00 A.M. – 12:00 P.M.

Saturday hours offered at 77 North Main Street only.

## President's Corner

Winter has been pretty slow to go away in 2018, but don't let that slow you down if you're thinking about an exciting new spring purchase! Brewer FCU's APRs are still low, so let us help you out on buying that new vehicle. Maybe it's a toy you're looking for? If so, we have great loan products for ATVs and motorcycles too. These purchases may be more affordable than you think, so stop by or call us at either branch with any questions or ideas you may have.

Another exciting piece of news is that the credit union is completely rebuilding our website. This project has been in the works for a while, and we expect to roll it out to our membership around the first part of May. We think you'll find the site much cleaner looking, with all kinds of added features to make your experience an enjoyable one. You can use the new site to access online banking, check rates, ask us a question, and a lot more. Lots of new, useful information will be right there on your desktop computer, tablet, or phone 24 hours a day.

Would you like to open a new account at the credit union, or refer a friend or family member to join but they don't have time to visit our branches? Please watch for a new, online account opening platform in the coming months. New or existing members will now be able to open new accounts or join the credit union, completely online. Watch for updates about this exciting new product.

The nicer weather also means fun community events at the credit union. Member Appreciation day will be on Friday, May 25. Enjoy a hot dog lunch on us plus free giveaways. All proceeds help end hunger in Maine! Also, watch for announcements about our 2018 Disc Golf Tournament Sunday, August 12.

Please remember we are member owned, so contact me at any time with questions or concerns regarding your credit union. Happy Spring!

Sincerely,

**Dave DeFroscia**

*President / CEO*



Scan for  
instant  
access to  
[brewerfcu.org](http://brewerfcu.org)!

## Brewer FCU Board Members

Richard Whitmore, *Chairman*

Michael Nelligan,  
*Vice Chairman*

Craig Bailey, *Secretary*

Mark Gray, *Treasurer*

Dani O'Halloran, *Director*

Carol McLaughlin, *Director*

Robert Bastey, *Director*

Carol McLaughlin  
*Supervisory Committee Chair*

Patricia Wilking  
*Supervisory Committee*

Peter Lyford  
*Supervisory Committee*

Lisette Ducas  
*Supervisory Committee*

## Employee Anniversaries

David S. ....13 years

Lucille L. ....12 years

Kayla .....6 years

Abigail.....3 years

## Upcoming Events

### Annual Meeting

Friday, April 20

### Member Appreciation Day

Friday, May 25

### Children's Miracle

### Network Telethon

Thursday, May 24

### Annual Disc

### Golf Tournament

Sunday, August 12

## Holiday Closings

### Memorial Day

*Monday, May 28*

### Independence Day

*Wednesday, July 4*

## Free Checking, No Minimum Balance Alive and Well at Maine Credit Unions

According to a new survey conducted by Bankrate.com, free checking accounts with no fees or restrictions are nearing extinction. In fact, recently, another major bank eliminated free checking accounts, forcing customers into accounts with, in some cases, significant minimum balances.



However, Brewer FCU offers free checking with no minimum balance. In addition to offering free checking accounts, Brewer FCU also has special accounts for different demographics that offer other perks, such as free checks, special interest rates,

and overdraft forgiveness. Credit unions are focused on serving members, not stockholders so that is much different from most other financial institutions. While banks are eliminating the concept of free checking accounts, without all of the fine print, free checking accounts at Brewer FCU is alive and well.

For more information about a checking account, give us a call at 207-989-7240.

## ANNUAL MEETING

**Friday, April 20, 2018**

5:30pm social, followed by dinner and a business meeting

R.S.V.P. by calling Brewer FCU at 207.989.7240 or visiting your nearest branch location.



# MEMBER SPOTLIGHT

## Key Lock & Safe

Kevin Martin has been operating Key Lock & Safe since 2000 and has been a Brewer FCU member for even longer. Key Lock & Safe is a fully insured commercial and residential mobile locksmith and security services business.

Kevin Martin, owner and professional locksmith, brings over 25 years experience in the security field to his clients, though he is quick to point out it's a husband and wife team that make this business a success.



Kevin is also quick to point to Brewer FCU as another reason for success in business. Brewer FCU was able to finance his van, allowing him to travel

to jobs with all of the tools of the trade. In fact, Brewer FCU has financed a few vehicles for Kevin. He says the vehicle financing through Brewer FCU was easy. And, he really appreciates the personal connection Brewer FCU has with its members.

Key Lock & Safe offers mobile locksmith services to communities throughout Penobscot, Piscataquis, Hancock and Waldo Counties. Key Lock & Safe is the KEY to your security needs.

**[www.KeyLockandSafe.com](http://www.KeyLockandSafe.com)**  
**207-852-9387**

## Tozier's Market

For more than 30 years, Tozier's Market has been a staple in South Brewer. Dale and Mary-Jo Tozier opened Tozier's Market in Brewer in July 1986. Since then, they have expanded their footprint to include stores in Searsport and Bucksport.



With 10 employees in the Brewer location and about 50 total, Mary-Jo says it still feels like one big family and that includes the customers. And, there are a lot of loyal customers who love Tozier's Market.

While the area has seen its ups and downs, including when the Eastern Fine Paper Mill closed and took

a third of the market's business with them, Tozier's Market has stood the test of time. Being able to offer a variety of items to the customers is key. From a sandwich special every Wednesday that includes buy 2, get one free to lottery tickets and everything in between, Tozier's truly is the one stop market. And, they hope to be adding pizza to their Brewer offerings soon!

Tozier's Market has been a member of Brewer FCU for more than 20 years. It all started with the realization that the bank fees were too much and that the credit union could offer them something better. They remain members because they like being part of something local. They like that they know the people at Brewer FCU and they know them. It's like one big family.

Visit Tozier's Market on South Main Street in Brewer. If you happen to visit in the morning, make sure you try one of their famous breakfast sandwiches.

**483 S. Main Street, Brewer**  
**[www.ToziersMarket.com](http://www.ToziersMarket.com)**

## D&S Auto

The large banner above the door to D&S Auto's new location says it all. "Building Relationships Through Quality Sales and Service!" That's exactly what this small business located at 510 Wilson Street, Brewer has done since it opened in 2007.

Proud to be a small family owned and operated company, D&S Auto works hard to give each customer what they want. In fact, when asked about what types of vehicles they sell, Corey, one of the owners of D&S Auto, replied



quickly, "Just tell us what you're looking for and we'll do the rest!"

D&S Auto is a full service used car dealership with sales, service, and auto detailing. They pride themselves in not only providing you with excellent customer

service during the sale, but also their approach to servicing your vehicle is like no other. An extraordinarily clean facility, they routinely take customers into the service area, allowing the customer to see first-hand the issues that need to be taken care of. They pay attention to detail as well, scheduling only one vehicle per day for a bumper to bumper thorough cleaning.

A long time Brewer FCU member, D&S Auto has been very pleased with the services provided by the credit union, explaining that Brewer FCU is large enough to help businesses, but small enough to maintain a good relationship with its members.

**510 Wilson Street, Brewer**  
**[www.DandSauto.com](http://www.DandSauto.com)**



## Office Locations

77 North Main Street · Brewer  
229 Dirigo Drive · Brewer

## Mailing Address

PO Box 189 · Brewer, ME 04412

## Email Address

memberservices@brewerfcu.org

## Phone and Fax Numbers

207-989-7240

77 No. Main Street · Fax: 989-3440

229 Dirigo Drive Fax: 989-5985

## CUByPhone

207-989-4947 or 207-385-2734

## Our Services

ACH Originations  
Bill Payer  
Business Loans  
Club Accounts  
Consumer Loans  
Corporate Drafts  
Direct Deposit (ACH)  
E-Statements and E-Alerts  
free4ME Checking  
GAP Coverage  
Gift Cards  
Health Savings Accounts (HSAs)  
Individual Retirement Accounts (IRAs)  
Instant Issue Visa® Check Cards  
Member Privilege  
Merchant Card Processing  
Mobile Banking  
Mobile BillPay  
Money Markets  
Money Orders  
Mortgage Loans  
Night Deposit  
Online Banking  
Payroll Deduction  
Perfect 10 Rewards Checking  
Person-to-Person (P2P)  
Remote Capture  
Extended Service Contracts  
Roth IRA  
SBA Loans  
Share (Savings) Accounts  
Share Certificates  
Share Draft (Checking) Accounts  
Shared Branching  
Stop Payments  
Sweep Accounts  
Traveler's Cards  
U.S. Savings Bonds – Redeem only  
Visa® Check Card (Debit)  
Visa® Credit Cards  
Wire Transfers  
Youth Accounts

For rates on our Shares, Money Manager, Share Certificates and IRA Share Certificates, please give us a call or go to our website [www.brewerfcu.org](http://www.brewerfcu.org).



# Three-Time Olympian Helps Celebrate a Milestone Achievement

Recently, Brewer FCU was part of a celebration—a big one! At an event that featured three-time Olympian **Devon Harris**, one of the inspirations behind the blockbuster movie *Cool Runnings*, the official, record-breaking total for the 2017 Maine Credit Unions' Campaign for Ending Hunger was announced: \$740,027.35, a new fundraising milestone.

Harris, who formed a foundation in 2006 which includes helping make sure children have enough to eat so they can do better in school, praised the credit union effort. "You are providing hope to kids I was once like. Empty cupboard, no food, been there done that. The help that the credit unions in Maine are giving to kids and adults, in general, through your Campaign is amazing. You have found a cause and you are making a difference in the lives of the people in your state. What I would say to you in closing, though, is don't stop now – the need remains and people need the hope that having enough to eat provides."

Since 1990, the Maine Credit Unions' Campaign for Ending Hunger has raised more than \$8 million to help end hunger in Maine. All contributions to the Campaign are tax-deductible.



Olympian Devon Harris poses with David Stanhope, AVP Collections/Branch Manager, Brewer FCU; Dave DeFroschia, President/CEO of Brewer FCU; Joann Bisson, Chair of the Maine Credit Union League's Social Responsibility Committee; and Todd Mason, President/CEO of the Maine Credit Union League.



## Ending Hunger in Maine

Brewer FCU placed in the top 25 of Credit Unions for funds raised and funds raised per member in the 2017 Maine Credit Unions' Campaign for Ending Hunger.

We couldn't have done it without the generosity of our members and staff! Thank you all for your contributions and support. Because of you, a total of \$9,476.73 will stay in our community to fight hunger.