



Stay Safe This Fourth of July!

We want to wish our members a safe and happy holiday this Independence Day!



Credit Union Hours *Lobby and Drive-Through*

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

It looks like summer may finally be arriving here in Maine, and your credit union has been busy with new products and community activities.

Have you had time to check out our new website? After months of planning and designing, the new and greatly improved www.brewerfcu.org is up and running! You can check rates, contact us for assistance, catch up on community events, and much more. We'll be adding new features in the coming months, so please return to the site often!

Our Member Appreciation Day held on May 25th was a great success. Each year, in the Spring and Fall, the credit union has provided members a hot dog lunch and lots of giveaways to thank them for their membership and generous support in helping to end hunger in Maine over the course of the year.

Warmer weather means fun in Maine! Auto and consumer loan APRs are still low, so is it time to think about finally purchasing that convertible, motorcycle, boat, or ATV? What about some improvements to your home or a vacation? Brewer FCU has loan products to help make your summer dreams a reality! Visit our website or call a loan officer today for information.

Also, remember that our mobile app lets you bank with us 24 hours a day. You can make a payment, check balances, transfer money, or even deposit a check... all from the comfort of your home, camp, or wherever this summer may take you!

Brewer FCU's 58th Annual Meeting was held on April 13th at the Penobscot County Conservation Association in Brewer. We had a great turnout, and welcomed a new director to your board. The credit union's financial performance was reviewed, and I'm pleased to report that we experienced another successful year. Thanks to all of those members who attended.

Remember, as member-owners, this is your credit union. Never hesitate to contact me with any questions, ideas, or concerns.

Sincerely,

Dave DeFroschia
President / CEO



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

Brewer FCU Board Members

Richard Whitmore – Chairman
Michael Nelligan – Vice Chairman
Mark Gray – Treasurer
Dani O'Halloran – Secretary
Robert Bastey – Director
Carol McLaughlin – Director
Larry Eckert – Director

Patricia Wilking – Supervisory Committee Chair

Peter Lyford – Supervisory Committee

Lisette Ducas – Supervisory Committee

Employee Anniversaries

Brenda Goodridge..... 2 years

Upcoming Events

Annual Disc Golf Tournament

Sunday, August 12

Holiday Closings

Independence Day

Wednesday, July 4

Labor Day

Monday, September 3

Five Easy Ways to Protect Yourself from Hackers



Tired of worrying about hackers? Security experts say more people could protect their home computers by doing five simple things:

1. Don't rely on simple passwords.

A popular password like "12345678" won't stop the typical hacker for a millisecond. Instead, use a different password for each account, combining letters, numbers, and symbols. Better

yet, opt for dual-factor identification such as a password plus a security question, or a biometric ID such as a fingerprint or retinal scan.

2. Keep up with patches. If you (sensibly) require your computer to ask before downloading a software update, be sure to permit legitimate patches that may solve a security issue. Keep your antivirus software up to date.

3. Stop spam. Malware that rides in on an ad or a phishing email can steal account and password data, or even take over your computer. If you need better protection, ask your tech support specialist to recommend a good web-based spam blocker.

4. Encrypt your Wi-Fi. If your home network isn't password-protected, any drive-by hacker can jump onto it. To change this, enter your wireless router's IP address in your Internet browser. Log in with your user name and password, then select Wi-Fi Protected Access (WPA or WPA2) and create a strong password for the network.

5. Keep your online doors shut. Marketers are touting Internet connectivity for appliances, thermostats, and other devices, but be careful what you hook up to your network. Administrative passwords may be easy to guess or hack, opening a back door into your computer files. If a device doesn't need to be online, take it off.

Last, back up your most valuable files regularly. Whether you store them on a flash drive or external hard drive or in the cloud, a hacker won't be able to rob you of important programs, photos, music, and documents. That can take away a lot of worry, too.

Experts advise creating a complex password that's unique for each online account, so hackers who gain entrée to one of your accounts won't have access to others.

Auto Loans: Putting You In the Driver's Seat

With interest rates on auto loans that are typically a couple of points lower than at banks, credit unions are on a roll. In fact, credit unions extend loans at lower interest rates than banks, have more flexible payment schedules, and require lower loan minimums (or none at all, in some cases).

But as important as rates may be, they aren't everything. Consider these other reasons to choose CU financing for your car, truck, motorcycle or RV:

- Finance up to 100% of your purchase (including license and tax on a new car)
- Choose a loan that suits your plans and your budget: one that lets you own your vehicle sooner, or another that allows the lowest possible payments
- Protect your wallet by including Guaranteed Asset Protection* in your loan
- Obtain credit union financing right at the dealership, in many cases
- Refinance an auto loan from another lender to lower your rate or your monthly payments

As always, we suggest shopping around for the best loan. But as millions of auto owners can testify, you're likely to find the best deals on wheels right here at your credit union.

* If your vehicle is stolen or totaled before the loan is paid off, GAP insurance pays the difference between its fair market value (the typical insurance reimbursement) and what you still owe.





Stay Money Smart While Traveling

When you're preparing for a trip, you likely make arrangements for someone to care for your pets and plants, tell the post office to hold your mail, and ask the neighbors to pick up any packages that arrive from other carriers. You may even set timers to turn your lights on and off at specified intervals.

These steps ensure that your home remains safe while you're gone. A few more preparations will ensure that your money remains secure.

Set a budget

If you use cash, set a daily spending limit. Take the necessary cash with you and leave the rest in the hotel safe, either the main safe or the small safe in your room. Not only does this help you keep your vacation spending in check, it also ensures that if you lose your wallet, you'll still have funds for the rest of your trip. And always be aware of your surroundings, especially when your cash or wallet are visible.

Sticking to your budget is also important — and possibly more challenging — if you are using your debit and credit cards on the trip. Keep your receipts and ensure that you're not overspending. And consider taking only one card with you and keeping the rest in the hotel safe, just like you would with cash.

Take advantage of technology tools

When you're in vacation mode, you sometimes lose track of what's happening at home — and when your bills are due. Sign up for payment reminders or automatic payments to make sure everything stays on track while you're having fun.

Also consider signing up for text alerts on your credit and debit cards. Tools such as [smsGuardian or the text alert system you use] let you know when card activity is out of the ordinary, based on the settings you choose. Additionally, be aware and able to verify charges if our fraud prevention team contacts you.

Notify us of your travel plans

One of the factors that can trigger our fraud prevention specialists is when charges are made on your card in different states or countries. You can help prevent issues with using your card while you travel by letting us know when you'll be out of town and where you will be going. Contact us at 207-989-7240 or brewerfcu.org so we can note your travel on your account.

Be aware that cards may not work in certain countries because of government sanctions, prevalence of fraud, or their own restrictions on card usage. Find out more about limits here: https://www.treasury.gov/resource-center/sanctions/Programs/Pages/faq_10_page.aspx

Keeping track of your funds while you travel can be easy — and these simple tips will help prevent a lot of headaches.

Summer Fun in Maine – Festival Edition

Summer in Maine is a fantastic time of year with plenty to do. If you are looking for festivals to attend this summer make sure to add these to your list:

July 13th-15th The Moxie Festival



This Festival will host a series of events ranging from a community auction to a Moxie Chug-n-Challenge.

With options for the whole family, it will be an adventure!

July 20th-22nd The Yarmouth Clam Festival



Another historic festival for Maine is the Yarmouth Clam Festival. With local crafters, carnival rides, music, and more, this festival is a can't miss for family fun!

August 1st-5th Maine Lobster Festival



Join fellow Mainers in Maine's beautiful Midcoast region for some unique events, including speed-knitting and Professor Paddywhack, during this world-renowned festival.

August 17th-19th Machias Wild Blueberry Festival



Summer in Maine just isn't summer without blueberries! Check out the 39th Annual Machias Blueberry Festival for a delicious good time.

Summer
Fun
in
Maine

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.



4th Annual Disc Golf Tournament to End Hunger

Brewer Federal Credit Union will be holding its 4th annual **Disc Golf Tournament At Dr Disc Golf** in Orrington, ME on Sunday August 12th, 2018. Registration will be from 8:00 A.M. to 8:45 A.M. Play will begin at 9:00 A.M. Brewer Federal Credit Union will provide pizza and drinks after the tournament. All proceeds from the event will go to Maine Credit Unions' Campaign to End Hunger.



Play will be in a three person, best throw, team format. The cost to play is \$15.00 per person. Please bring bug spray as the course winds through the woods of beautiful Orrington, Maine. We will be playing on DR Disc Golf's 18 hole Bobcat Course. Discs to be used during the tournament will be provided by DR Disc Golf. This event will be held rain or shine. If you do not have three people but would still like to play, you will be placed on a team.

For more information, or to register for this year's tournament, visit www.BrewerFCU.org/DiscGolf

Interested in being a sponsor? Hole sponsors are only \$75.00 and your company logo will be prominently displayed along the course. Call Dave Stanhope at 989-7240 or visit www.BrewerFCU.org/DiscGolf

