

Office Hours and 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 North 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  
Kasasa Checkings  
Kasasa Savings  
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).



Surcharge Free – the Way Life Should Be

Shouldn't you be able to access your money wherever you are without fees or hassles? It's your money and accessing it should be easy! That's why credit unions in Maine created the SURF surcharge-free ATM Network. The SURF ATM Network give you access to over 260 ATM locations across the state of Maine. Whether you are riding miles of beautiful trails in Caribou, carving the slopes in Kingfield or cozying up by the fire in Kittery this winter, you'll have easy access guaranteed!



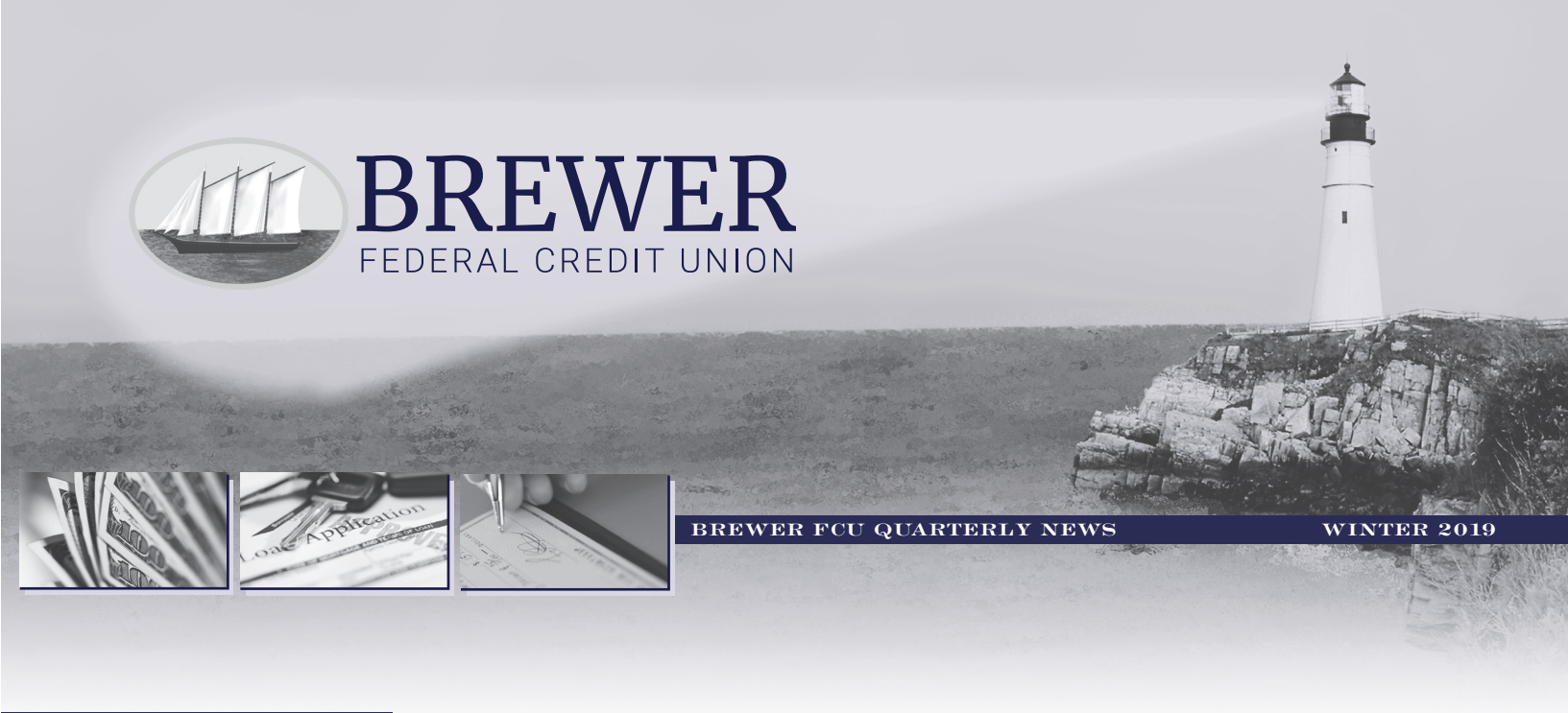
New Year, New Financial Resolutions

It's that time again — time to start a new year with a clean slate and a new set of priorities. Here are some financial resolutions you can actually keep.



- Fill spending gaps.** Examine your monthly subscriptions and see if you're still using all of them. If not, cancel those and quit wasting your money on something you're not using. For example, did everyone start watching movies on Netflix instead of those spendy premium cable channels? See if you can drop down a tier and save some money. Same goes with Netflix or other streaming services. If no one has logged on in months, quit the services.
- Get fees under control.** Take a look at your statements from last year and see how much you spent on fees, whether for late credit card payments, insufficient funds, or account service charges. Are there ways to minimize these fees? Such as making sure your payments are all made on time or that deposits are made before automated withdrawals happen. Do you need to switch to an account with lower fees? (Hint: We typically offer lower fees than many banks, so consider moving your loans and deposit accounts here to Brewer Federal Credit Union. We can help make the switch easy.)
- Make sure your insurance is up-to-date.** Did you make any big purchases over the holidays, such as a new television or jewelry? Consult your insurance agent to see if you need to add a rider to your homeowners or renters insurance to cover these new items.
- Automate your money.** Want to save \$100 per month? Automate that so you don't have to remember to make it happen. If you get direct deposit from your employer, check to see if you can have your desired savings amount sent to your savings account from each check and the balance sent to your checking account. If not, then set an automatic transfer a day or two after your salary is deposited. We can help you with that.
- Make your savings work harder.** Are you depending on a standard savings account for your long-term savings? Those accounts are great because money is easily accessible when you need it, but rates tend to be low. Consider a certificate or money market account to increase your earnings on your savings. And make an appointment with our investment services team to discuss stocks, bonds, and other investment tools that can earn dramatically higher interest rates than standard share accounts.

These resolutions can all help you reach your short- and long-term financial goals, but there is one step you'll also want to take to make sure you stick with them: Set clear, concise objectives. Even the most powerful financial resolution will be easy to ditch if you forget why you want to do it. Keep your goals firmly in mind each time you look at your finances this year so you can stick to your resolutions and end the year where you want to be.



Winter Fun!

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

Winter has arrived, and all of us at Brewer FCU hope you enjoyed a great holiday season! Although the snow and cold will stay with us for a while, your credit union is here with products and services that will help make this time of year a little easier. We're still offering our very popular Winter Rescue Loan, a low APR loan to help with those holiday credit card balances, filling the oil tank, or maybe even a warm weather vacation. Do you enjoy this time of year and like getting out in the snow? Then talk to us about financing options for snowmobiles, ATVs, or maybe a new 4 wheel drive vehicle. Whatever your plans are this winter, let Brewer FCU help you along the way!

Your credit union has recently rolled out a new rewards checking program! Exciting options for cash back, ATM fee rebates, and much more are now available for our members. Please see the article inside this newsletter for more information.

We're also pleased to announce that we will be rolling out online account opening in January! Do you have a friend or family member that would like to join the credit union but can't make it to the branch? Would you like to open another account with us but are too busy? No problem! Online account opening will allow you to join or add an account from any PC or mobile device. Details will be sent out to our members in an email shortly.

Also...always remember that your mobile app is there for you when you can't make it to one of the branches. You can use your app to transfer money, make a loan payment, send someone money, and even deposit a check with our Remote Deposit feature. Talk to a member service representative today if you'd like to enroll or if you have any questions.

As always, please remember that we are member-owned, so contact me any time with questions, concerns, or anything else you would like to discuss regarding your credit union.

The staff and volunteers at Brewer FCU wish you a Happy New Year.

Sincerely,  
Dave DeFroschia  
CEO



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



Brewer FCU Board Members

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

Patricia Wilking – Supervisory Committee Chair  
Peter Lyford – Supervisory Committee  
Lisette Ducas – Supervisory Committee  
Timothy Archer – Supervisory Committee

Employee Anniversaries

Bridget.....20 years  
Lee.....16 years  
Sean .....9 years  
Mary .....4 years  
Alexis .....2 years  
Jenny .....1 year

Holiday Closings

Martin Luther King, Jr. Day  
Monday, January 21  
  
Presidents’ Day  
Monday, February 18



It’s Back  
Winter Rescue Loan 2019

Winter Rescue Loan

It’s that time of year again! Don’t worry, we have a solution to make things easier, and you can save money too! Our Winter Rescue Loan has a low-rate, so that you can relax and enjoy Maine’s winter wonderland.

- The Winter Rescue Loan offers:
- Freedom to borrow the amount you need up to \$3,500
  - A great fixed rate as low as 2.49% APR\*
  - Loan terms up to 11 months

Get approved today! Three easy ways to apply.  
**Online:** Complete the online application, make sure you choose personal as your type of loan and indicate Winter Rescue Loan in the comment section.  
**Phone:** Call Brewer FCU at 207-989-7240 and ask to speak with a Loan Officer.  
**Visit:** Visit one of our conveniently located offices.

Be ready for winter with Brewer FCU!  
\*APR = Annual Percentage Rate. Loan is subject to underwriting, credit qualifications, and approval. Other restrictions may apply. Membership at Brewer FCU is required. Member NCUA. Equal Housing Lender.

Safety tips for using mobile banking

We want to make accessing your account easy; that’s why we offer mobile banking. But we also want you to be safe and secure when using these methods. Here are a few tips to help keep you and your account safe while using your mobile phone.



**Tip # 1: Lock your device**  
Every device you use for mobile banking should be locked with a password, so a thief can’t get quick access to your personal information. Simply change the settings so you must enter a password to use the device.

**Tip # 2: Get safe apps**  
Be sure to download the Brewer Federal Credit Union app, this is more secure than accessing our website through your browser.

**Tip # 3: Use Wi-Fi carefully**  
Many mobile devices allow you to access the internet using Wi-Fi. That’s fine if you’re using a closed, password-protected network, like at home. But never access your account using an open, public network, because your data may not be secure.

**Tip # 4: Change passwords regularly**  
Create strong, unique account passwords that include uppercase and lowercase letters, numbers, and special characters when allowed. For sensitive accounts, change passwords at least every six months (and, of course, as soon as you lose a mobile device) so you can lock out a hacker who may have already gained access.

**Tip # 5: Update your contact list**  
If we send you text messages, enter our short code text number into your contact list. That way, you’ll know if you receive a fake phishing text from a criminal who’s pretending to be from us.

What’s Kasasa®?

It’s like a  
**FREE ATM**  
on every  
corner.



Free Kasasa checking refunds your ATM fees, nationwide.\* So even if you use one of the big banks’ ATMs, we’ll pay you back. No more searching for a “free” ATM.



**BREWER**  
FEDERAL CREDIT UNION

brewerfcu.org

Ask for free K A S A S A® checking

Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account’s rewards. You must be enrolled in electronic services (e.g. online banking) and log-on/access online banking at least one (1) time per month and at least 12 debit card purchases must post and settle during the Monthly Qualification Cycle. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, less than 12 PIN-based and signature based debit card purchases processed by merchants and received by our credit union as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our credit union. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. Reward Information: When account qualifications are met you will receive reimbursements up to \$25.00 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. When account qualifications are not met, ATM fees are not reimbursed. ATM fee reimbursements will be credited to your Kasasa account on the last day of the current statement cycle. Rewards are variable and may change after account is opened. Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. \$5.00 minimum deposit is required to open the account. Log-on/access to online banking is a condition of this account. Contact one of our credit union service representatives for additional information, details, restrictions, processing limitations and enrollment instructions.