

Quarterly Newsletter

from Brewer Federal Credit Union

President's Corner

We are officially enjoying fall weather and with that comes change. One of the biggest changes to happen here at Brewer FCU is our expansion. We are pleased to announce that we have been approved to expand our footprint and welcome new members from Hancock and Waldo Counties. With our increased technology and ability for our members to manage their finances from anywhere via our mobile app and online banking, we are excited to share the credit union difference with new members. If you have friends or family who live or work in these counties, take a minute to share with them why you choose Brewer FCU.

Starting October 15th, we will once again be offering our Winter Rescue Loan with an easy online application. This loan can assist you in meeting all of your cold weather obligations. Get ready for the winter season!

Sincerely,

Dave DeFroschia
CEO



BREWER
FEDERAL CREDIT UNION

Discouraged about debt?

Let us help you get back in control



Unlike Uncle Sam, ordinary folks can't maintain AAA credit ratings simply by voting to increase their debt ceiling. But if you've been struggling to keep up with monthly payments and your credit score has suffered, we may be able to help you improve the situation.

Stop in and talk to us. We know the rocky economy has made money management difficult for a lot of hard-working people, and we have a number of ways to help you regain control. For example:

We'll review your credit score with you and suggest step-by-step ways to boost it higher. That can allow you to qualify for better credit terms and reduced rates on loans.

Are hefty auto loan or mortgage payments big-footing your budget? You may be able to make those payments more manageable by refinancing your loan with us at a lower rate and/or for a longer term. (Be aware that stretching out the repayment period will add to the total interest you pay.)

Constantly paying only the minimum on credit cards is just spinning your wheels. Let's look into consolidating those debts into a fixed-rate loan. We'll work with you to set a fixed monthly payment that lets you make steady progress toward paying off what you owe.

If debt is upsetting family relationships or keeping you awake at night, the important thing to remember is that you're not alone. At Brewer FCU we're all about helping people. We've worked with many other members who need to get their finances back on a solid footing, and there's a good chance we can help you too.

Give us a call, and let's connect. Together, we may be able to change a gloomy outlook into good news.

Seven “must-dos” to prepare your car for another New England winter

Some people swear by the number of witchwood berries on a branch, others by the rings on a fuzzy caterpillar or the *Old Farmer’s Almanac*. But the only certainty about the coming winter weather is that you – and your car – need to be ready for anything.

In the next few weeks, take some time to winterize your wheels by completing these seven cold-weather checks. Even though you may be able to do most or all of them yourself, it’s a good idea to make an appointment with an auto mechanic who can also check the belts, hoses, and brakes for wear and tear.

1. Inspect the tires. You’ll get the best traction when they’re properly inflated (look on the edge of the driver’s door for the manufacturer’s recommended pressure). Also, check your gripping power by inserting a quarter into several tread grooves. If you see space above Washington’s head, it’s time for replacements. Consider investing in snow tires if you live in the hills or need to get to work before the roads are plowed.

2. Install new wiper blades. Great traction underfoot is no good if you can’t see where you’re going. Blades with a year’s worth of swipes on them should be retired – don’t wait for them to tear loose in a blizzard.

3. Check your lights. Not just headlights, backup lights, brake lights, and turn signals, but the lights on the dashboard that glow if something isn’t working. If your car has ABS (an anti-lock braking system), automatic stability control, four-wheel drive, or any other systems designed to give you better control in bad weather, be sure they’re functioning.

4. Inspect your windshield for chips that could turn into cracks. If you find damage, contact your insurance company to have the windshield replaced before another winter of flying gravel turns nicks into breaks.

5. Examine your battery. It takes plenty of cranking power to turn over an ice-cold engine. Clean the corrosion off terminals and cables, and check the water level if you can (some batteries are sealed). Have your mechanic check the battery’s ability to hold a charge. If it’s old or weak, a new one is a good investment for safety’s sake.

6. Check fluid levels and fill as needed. At low temperatures dirty oil slows your engine’s performance, so make an oil change part of your winter tune-up. Top up the washer reservoir with windshield washer fluid (never plain water, which will freeze). Similarly, fill the radiator with a 50/50 mix of antifreeze and water. Ask your mechanic to check the levels of power steering fluid, brake fluid, and transmission fluid as well.

7. Put together a car safety kit – and know how to use it. That includes your cell phone, so be sure it’s charged up. The U.S. Centers for Disease Control and Prevention recommend that your kit also contain:

- A portable charger and extra batteries for your cell phone
- Emergency tire repair (canned compressed air with sealant)
- A windshield scraper
- A flashlight and extra batteries
- Blankets
- Extra hats, coats, mittens
- Jumper cables
- Water
- Snack food
- A first aid kit
- An auto tool kit
- A battery-powered radio and extra batteries
- A shovel
- Road salt and sand
- Tire chains
- A tow chain or rope
- Paper towels
- Road maps
- A compass
- Emergency flares
- A bright-colored flag; help signs
- Waterproof matches and a can (to melt snow for water)



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

Office Locations

77 North Main Street · Brewer

p: 207.989.7240

f: 207.989.7857

229 Dirigo Drive · Brewer

p: 207.989.7240

f: 207.989.5985

Mailing Address

PO Box 189 · Brewer, ME 04412

memberservices@brewerfcu.org
brewerfcu.org

Holiday Closings

Indigenous Peoples' Day
Monday, October 11

Veterans Day
Thursday, November 11

