

Quarterly Newsletter

from Brewer Federal Credit Union

Cybersecurity Awareness Month

October is Cybersecurity Awareness Month—a time to raise awareness about online threats and the steps people can take to better protect themselves when using the internet. Implement the following four actions into your day-to-day life to increase online security:

1. Enable Multi-Factor Authentication
2. Use Strong Passwords
3. Recognize and Report Phishing
4. Keep Your Software Updated

Do your part. Be cyber smart!



Authentication Apps with Multi-Factor Authentication



Growing in popularity are authentication apps. The apps generate short codes that change on a regular basis. If the app is someone’s method of multi-factor authentication, they will need to copy the code from the app in order to log in. This makes it much more difficult for fraudsters to gain access to accounts. Even if a fraudster was able to get their hands on someone’s password, they still

wouldn’t be able to access their account without the user’s personal device. With facial recognition or fingerprint scanning, they still wouldn’t be able to access the account even if they had the password and device. If you don’t already have multi-factor authentication enabled on your accounts, now is the time!

Member Appreciation Day

OCTOBER 11 • 11AM - 2PM

Members & Friends are invited to join us for a grilled hot dog and beverage, plus giveaways!



BREWER
FEDERAL CREDIT UNION

DISC GOLF TOURNAMENT TO END HUNGER



OCTOBER 20 - 10:00AM

DR DISC GOLF ORRINGTON

\$15 PER PERSON. \$45 PER TEAM.

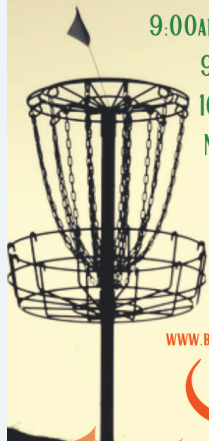
prizes. pizza. bragging rights.

9:00AM REGISTRATION OPENS

9:45AM OPEN REMARKS

10:00AM FIRST THROW

NOON PIZZA AND PRIZES



REGISTER AT:

WWW.BREWERFCU.ORG/DISCGOLF2024



How to Reduce Your Energy Costs

Along with electricity rates, the prices of goods and services have been increasing across the board, meaning individuals may need to reassess their budgets to account for numerous cost of living increases. To help offset the price hikes, here are three tips that can help people reduce their energy usage:

Change Your Light Bulbs - According to the U.S. Department of Energy, LED lightbulbs use at least 75% less energy and last up to 25 times longer than incandescent lighting, or traditional lightbulbs. In terms of energy usage, it would cost approximately \$240 to light an incandescent bulb for 25,000 hours, but only \$40 for an LED.

Only Run Appliances When They're Full - Whether it's a washing machine, dryer, or dishwasher, only running the appliance when it's full will help people save on their electric bill. The more an appliance is used, the more energy is being used—ultimately increasing one's power bill.

Reverse Your Ceiling Fan - While a lot of people think ceiling fans are only used as a way to cool rooms down, they can also be utilized for heat. Most fans are set to spin in a counterclockwise rotation, which forces the room air down quickly and gives a cooling effect. However, people can reverse the direction of their ceiling fan. Because heat rises, the air around the ceiling is typically warmer than the air closer to the floor. While in reverse mode, letting the fan run on low will gently draw the room air up towards the ceiling, which slowly forces the warm air down.

If you have financial questions or want help budgeting for the cost of electricity in the coming year, contact your local credit union.



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

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Holiday Closings

Indigenous Peoples' Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving

Thursday, November 28

Christmas

Wednesday, December 25

New Year's Day

Wednesday, January 1

