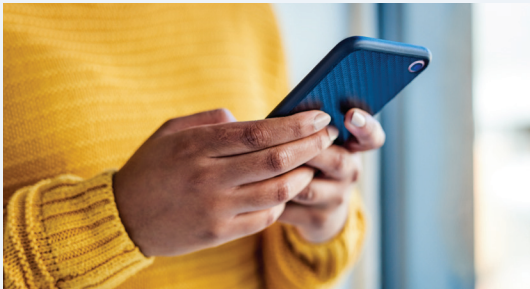


# Quarterly Newsletter

from Brewer Federal Credit Union



## Go Digital: How to Use Your Mobile Wallet

Want to make payments faster, more secure, and more convenient? Mobile wallets—like Apple Pay, Google Pay, and Samsung Wallet—are an easy way to carry your debit and credit cards right on your smartphone.

### Here's how to get started:

- **Choose Your Wallet App:** Most smartphones come with a built-in wallet app. Apple users can use Apple Wallet; Android users can use Google Wallet or Samsung Wallet.
- **Add Your Card:** Open the wallet app, tap "Add Card," and follow the prompts to scan or enter your card information. You may need to verify with a text or email code.
- **Tap to Pay:** Once your card is added, you can use your phone to pay at any store with contactless payment terminals. Just unlock your phone, hold it near the reader, and you're done!

### Why Use a Mobile Wallet?

- **Fast and convenient:** No digging for your card.
- **More secure:** Your actual card number isn't shared during the transaction.
- **Track spending easily:** View recent purchases in the app.

At Brewer FCU, our debit and credit cards work seamlessly with mobile wallets. Give it a try next time you check out—you might never look back!



**BREWER**  
FEDERAL CREDIT UNION

## Savor the Summer with Staycation Ideas That Feel Like a Getaway

Summer is here—and you don't need a plane ticket or a hotel reservation to enjoy every sunny second of it. A staycation can be just as refreshing (and way more budget-friendly). At Brewer FCU, we love helping our members soak up summer fun without soaking their wallets.

**Here are some summer staycation ideas that bring the vacation vibes home:**

- **Create a Backyard Beach Day:** Set up a kiddie pool, grab a beach chair, make a tropical drink, and cue the island tunes.
- **Be a Tourist in Your Own Town:** Visit a local attraction you've never explored—think mini-golf, farmers markets, botanical gardens, or a historic site.
- **Host a Summer Tasting Night:** Try new foods on the grill, sample local ice creams, or make it a backyard s'mores party.
- **Outdoor Movie Marathon:** Hang a sheet, set up a projector (or laptop), and invite friends for a warm-weather movie night under the stars.
- **Plan a Mini Adventure Day:** Bike to a local park, pack a picnic, or take a sunrise hike—don't forget the sunscreen and camera!
- **Unplug and Recharge:** Whether it's a hammock nap, a good book, or a no-phone day, take time to truly unwind.
- **Budget Bonus:** Skip the travel costs and stash the savings in your vacation fund for future getaways. Ask us how to set up a dedicated savings account—it's a great way to plan without stress.



Summer memories don't have to come with a high price tag. Make the most of the season right where you are—and let Brewer FCU help you keep your finances as cool as your lemonade.

## FUN IN THE SUN

\*APR = Annual Percentage Rate. Loan is subject to underwriting, credit qualifications, and approval. Membership at Brewer FCU is required. Federally insured by NCUA.

**Rates AS LOW AS**  
**4.99%**

ATVs/UTVs | BOATS | CAMPERS/RVs | MOTORCYCLES

## Drive Away with a Better Deal: The Credit Union Advantage for Auto Loans

Looking for a new or used car? Don't head to the dealership without checking out financing from your credit union first. At Brewer FCU, we offer auto loans designed with our members' best interests in mind.

### Why finance with us?

- **Lower Rates:** Credit unions are not-for-profit, so we return value to our members through competitive interest rates that often beat banks and dealer financing.
- **Flexible Terms:** Whether you're buying new, used, or refinancing, we offer terms that fit your budget and lifestyle.
- **Personal Service:** Our loan officers work with you directly to make sure you understand your options—no pressure, no gimmicks.
- **Pre-Approval Power:** Get pre-approved before you shop, so you know your budget and can negotiate confidently.

If you're planning to hit the road in a new ride, let us help you get there with financing that makes sense. Visit [brewerfcu.org](http://brewerfcu.org) to apply today or speak with a loan specialist.



## Knowing the Different Types of Scams

Whether it's excitement over a fake prize, fear from a supposed government official, or affection for someone you've connected with online, scammers count on urgency and emotional pressure to lower your defenses. Understanding how these scams work is the first step to safeguard yourself and your loved ones against them.



- **Lottery or prize scams:** Never provide personal or financial information if you've been contacted about winning a prize, especially if you didn't enter to win one. Scammers may try to get you to pay an upfront fee or taxes before receiving the "prize," or they may ask for your account information—that way they can "deposit the money."
- **Imposter scams:** This is when a scammer pretends to be someone else, such as a government official, police officer, credit union or bank employee, friend, or family member—with the intention of obtaining your money or personal information.
- **Wire or money transfer fraud:** Never transfer money to someone you don't know. If you are asked to send a payment via a wire transfer, prepaid card, or cryptocurrency, do not do it. These methods are nearly untraceable, and once the money is sent, it's usually gone for good.
- **Check scams:** If you're selling something, do not accept a check for more than the requested amount. After the sale, scammers will ask you to send back the difference they "mistakenly" overpaid. The check will later bounce, and you've lost both the money and whatever item you sold.
- **Romance scams:** These are deceptive schemes where scammers create fake online personas, pretending to be potential romantic partners, to exploit individuals looking for love or companionship. After building emotional connections with their victims over time, they gain their trust and affection. Once that trust is established, they ask for money.
- **Charity scams:** Always verify that a charity is legitimate before donating. Check their website, look for reviews, and never donate if you're feeling pressured. You should also be suspicious if a charity asks you to make a donation via cash or wire transfer.
- **Debt settlement or relief scams:** Don't pay upfront fees to any company that guarantees they can settle or eliminate your debts. Scammers will promise to negotiate with creditors on your behalf to settle your debts for a fraction of the amount owed or even wipe the debt out entirely. They charge an upfront fee but fail to deliver on their promise, leaving you in a worse financial situation and without any real debt relief.

Remember, if something feels off—whether it's an unexpected prize, an urgent request for money, or a plea from someone you've never met in person—take a step back and verify the situation. Thoroughly thinking things through or researching claims can make all the difference in protecting your finances and personal information.

### 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](mailto:memberservices@brewerfcu.org)  
[brewerfcu.org](http://brewerfcu.org)

### Holiday Closings

Independence Day

Friday, July 4

Labor Day

Monday, September 1

Indigenous Peoples' Day

Monday, October 13

Veterans Day

Tuesday, November 11

