

Quarterly Newsletter

from Brewer Federal Credit Union



Ready for warm weather?
Let Us help.

BRING ON Spring

Loan Amount Up to \$10,000

7.99% fixed APR*

Up to 36 months

Apply Online at BrewerFCU.org Or Contact a
Brewer FCU Loan Officer at (207) 989-7240

*APR = Annual Percentage Rate. The monthly payment on \$10,000.00 for 36 months will be approximately \$314.00. Loan is subject to underwriting, credit qualifications, and approval. Membership at Brewer FCU is required. Federally insured by NCUA.

Maximize Your Tax Refund: Smart Ways to Use It

As tax season approaches, many people are preparing for tax refunds. Rather than spending it impulsively, consider using your refund strategically to improve your financial wellbeing. Whether you're paying down high interest debt, contributing to your savings, or investing in long term goals, your tax refund can be a valuable tool for securing your financial future.

Smart Tips to Consider:

- **Pay off high-interest debt:** Use your refund to tackle credit card balances or personal loans.
- **Boost your savings:** Add to your emergency fund or make contributions to retirement accounts like an IRA.
- **Invest in home improvements:** Consider upgrades that could improve energy efficiency or increase your property value.
- **Start an education savings plan:** If you have children, a 529 plan can help build savings for future education expenses.

By taking a thoughtful approach, your tax refund can be more than just a short term financial boost, it can be the foundation for a stronger financial future. Ready to make the most of your refund? **Contact us today to discuss how we can help you plan your next steps and reach your financial goals.**



Privacy Notice

Brewer FCU's Privacy Policy is available on our website at BrewerFCU.org/privacy-policy. There have been no changes. A notice will be mailed to any member who requests it by calling us at 207.989.7240.



BREWER
FEDERAL CREDIT UNION

Gear Up for Adventure with a Recreational Loan!

Spring is here, and it's time to hit the road, water, or trails in style! Whether you've been dreaming of a new boat, RV, motorcycle, or ATV, a Recreational Loan is your ticket to adventure.

Why You'll Love a Recreational Loan:

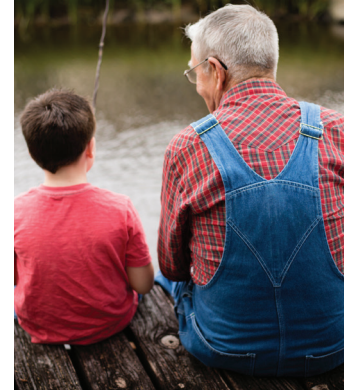
- **Adventure Awaits:** From weekend getaways to outdoor thrills, make your next adventure one to remember.
- **Affordable Fun:** With low rates and flexible terms, getting the gear you want is easier than ever.
- **Quick & Simple:** Apply today and be out enjoying your new toy in no time!

Ready to make this season unforgettable? Let's turn your dream ride into reality, and get ready to hit the road (or the water) this spring!



Building a Legacy: Estate Planning Basics Everyone Should Know

Estate planning is often overlooked, but it's one of the most important steps you can take to ensure your loved ones are cared for when you're no longer around. A solid estate plan goes beyond a will—it's about securing your assets, managing taxes, and making sure your wishes are respected.



Key Steps for Estate Planning:

- **Create a will:** This is the foundation of your estate plan and ensures that your assets are distributed according to your wishes.
- **Consider a trust:** A trust can help protect your assets and avoid probate.
- **Choose an executor:** Appoint someone you trust to manage your estate after you're gone.
- **Review beneficiary designations:** Ensure your life insurance policies, retirement accounts, and other assets reflect your current wishes.
- **Plan for long-term care:** Consider how your healthcare needs will be met, especially as you age.

Taking the time to plan now can save your family time, stress, and money down the road. Need help getting started on your estate plan?

Call or stop by your local Brewer FCU branch to schedule a consultation and ensure your legacy is secure.

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

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brewerfcu.org

Holiday Closings

Memorial Day
Monday, May 25

Juneteenth
Friday, June 19

Independence Day
Saturday, July 4

