

## START YOUR S'MORES SUMMER FUN

Don't put your summer adventures on hold! If camping, boating, four-wheeling, motorcycle rides, or water sports are on your list of things to do this summer, we want to help as we all know how short our Maine summers are. It's time to get out and explore while you still can!

Take advantage of our low interest recreational vehicle loans AND get a Visa® gift card from us to help fund your summer fun. Summer in Maine doesn't last long, and, with interest rates as low as 4.25% APR\*, you can afford to enjoy every second of it! Plus, we'll give you some cash for gas, food, or whatever you wish to spend it on!

When you borrow between \$5,000 and \$10,000 for your new toy, you'll receive a \$25 Visa gift card. Borrow more than \$10,000 and receive a \$50 Visa gift card! Don't delay, though. This offer is good until August 31, 2017!

Apply online at [www.bangorfederal.com/recreational-vehicle-loans](http://www.bangorfederal.com/recreational-vehicle-loans) or through the Bangor Federal Mobile Banking App today!

\*APR= Annual Percentage Rate. Some restrictions may apply. BFCU membership required. Based on credit approval. Existing BFCU loans and indirect loans do not qualify for promotion. Minimum loan amount to receive a Visa gift card must be \$5,000. Offer expires August 31, 2017.



## FIFTH ANNUAL ENDING HUNGER TOURNAMENT

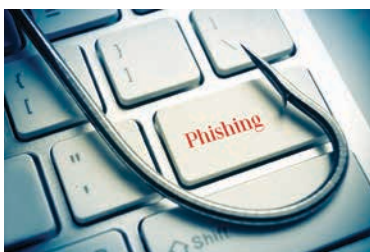
The fifth Annual Bangor Federal Ending Hunger in Maine Golf Tournament has been scheduled! We invite Bangor Federal members, community friends, and business partners to join us Saturday, September 16, 2017, at Hermon Meadows Golf Club. Registration begins at 7:00 A.M. with the Shotgun Start at 8:00 A.M.

A very special thank you to the following sponsors:

- Portland Safe – Presenting Sponsor
- Quirk Auto Group – Hole in One Prize Sponsor
- Synergent – Lunch Sponsor
- Tricorp FCU – Longest Drive Sponsor
- Insurance Trust – Beverage Cart Sponsor
- Better Homes & Gardens Real Estate The Masiello Group – Putting Contest Sponsor

To learn more about registering a team and/or sponsorship opportunities, visit [www.bangorfederal.com/golf](http://www.bangorfederal.com/golf)

## LET'S NOT GO PHISHING!



Do you know what to look for in a phishing email or phone scam? Fraudsters that utilize this tactic are seeking to infect computers with malware or steal personal information.

### What is "Phishing?"

"Phishing" has received a lot of attention in the press recently. It is a way that impostors try to acquire personal, sensitive information. They will attempt to convince the victim to provide information such as; login names, passwords, credit and debit card information, birth dates, and social security numbers. This

information is then used to access financial resources for malicious purposes. Phishing scams often appear to come from a familiar, trusted resource, such as your email or phone call. *(continued on back)*

## BANZAI FINANCIAL LITERACY

Recently, Bangor Federal Credit Union partnered with Banzai, a national award-winning financial literacy program, to make curriculum available to local schools completely FREE!

"Banzai is a web-based financial literacy program. Kids get their own accounts, and they work through assignments that are based on real life," Morgan Vandagriff, co-founder of Banzai, said. "But because Bangor Federal Credit Union is sponsoring it, local schools get it for free. More than ever, it's important that kids develop sound financial skills to prepare them for the real world, and Bangor Federal Credit Union realizes that and they're doing something about it."

# Banzai!

Banzai is an interactive, online program supplemented by printed workbooks that align with state curriculum requirements for personal

finance education. It has become the largest program of its kind, servicing more than 27,000 teachers and available in all 50 states.

Bangor Federal Credit Union has offered time, money, industry experience, and a variety of credit union resources to help local schools teach personal finance in the classroom. Currently, over 400 students at seven different schools are using the program and are being exposed to real-life scenarios. They learn to pay bills and balance a budget, while discovering that it's not always easy. They also learn to manage unexpected expenses such as parking tickets, interest charges, and overdraft fees. The educational program also introduces students to auto loans, bank statements, entertainment costs, savings, and more.

"Too often students get out of school and they just aren't ready for the financial roller coasters life can give us," Vandagriff said. "Banzai teaches students to navigate those twists and turns and come out on top. We're excited to work with Bangor Federal Credit Union to improve financial literacy in local schools."

Teachers interested in using the Banzai program can visit [www.bangorfederal.teachbanzai.com](http://www.bangorfederal.teachbanzai.com) or call 888-8-BANZAI.

## HELPING MEMBERS NAVIGATE A LEASE BUYOUT

Are you coming to the end of a lease with your vehicle and not quite sure which option is right for you? Should you lease another vehicle or is a buyout the best solution? Let us try to help you get the best rate and term for your loan.

As you decide what your next step will be for your leased vehicle, know that all decisioning for Bangor Federal loans are done locally at any one of the Credit Union locations. We also service the loans ourselves. You will have peace of mind knowing that your new auto loan remains right here in your community and, most of all, at your Credit Union.



Apply for your auto loan today at [www.bangorfederal.com](http://www.bangorfederal.com), apply through the Mobile App, call us at 207-947-0374, or stop by any of the three convenient locations and speak with a loan officer. Our Lending Team is ready to help you through your loan process!

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Ernest Khoury	Director
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Jordan C.	Teller
Olivia C.	Teller
Nicole M.	Teller
Jessica B.	Teller
Kelsey A.	Teller
Ronald C.	Teller
Katelyn S.	Teller
Tiffany E.	Teller
Nicole S.	Teller

## Office Hours & Locations

### Branch Locations

339 Hogan Road • Bangor  
10 Venture Way • Bangor  
6 Dirigo Drive • Brewer

### Lobby Hours

Mon. – Thu. 9:00 a.m. – 4:00 p.m.  
Fri. 8:00 a.m. – 5:00 p.m.  
Saturday – Closed

### Drive-Thru Hours

Mon. – Fri. 8:00 a.m. – 5:00 p.m.  
Saturday 9:00 a.m. – 1:00 p.m.

### ITM Hours

(Interactive Teller Machine)  
Mon. – Fri. 9:00 a.m. – 6:00 p.m.  
Saturday 9:00 a.m. – 1:00 p.m.

### Mailing Addresses

P.O. Box 1161  
Bangor, ME 04402-1161  
P.O. Box 362  
Brewer, ME 04412

### Phone and Fax Numbers

Phone: (207) 947-0374  
Toll Free: (800) 540-0374

339 Hogan Road  
Fax: (207) 990-0759

10 Venture Way  
Fax: (207) 262-3800

6 Dirigo Drive  
Fax: (207) 989-0521

### www.bangorfederal.com

### iTalk Banking

(207) 385-2735  
Toll Free 1 (855) 835-5279

## Third Quarter Anniversaries

Dale R.....	34 Years
Angela M.....	15 Years
Rachel B.....	13 Years
Rachel D. B.....	9 Years
Evangeline H.....	6 Years
Barbara S.....	5 Years
Travis M.....	5 Years
Jilli H.....	3 Years
Thomas F.....	2 Years
Amanda H.....	2 Years
Vincent M.....	1 Year

## Holidays to Remember

### Independence Day

Tuesday, July 4

### Labor Day

Monday, September 4



Federally Insured by NCUA

## WAYS TO MAKE A DEPOSIT TO YOUR BANGOR FEDERAL ACCOUNT

Did you know there are many ways that you can deposit funds to your Bangor Federal account? Below we've highlighted the most popular amongst our members as well as methods that tend to be convenient.

- **Remote Deposit Capture.** By downloading the Mobile App, you are able to take a picture of your check and have it deposited to the designated account.\*
- **Shared Branching.** Enjoy the convenience of most transactions at a Shared Branch credit union just by providing your savings account number and valid ID.\*\*
- **SURF Network ATMs.** Some SURF Network ATMs give you the ability to make a deposit just by swiping your debit card and entering your PIN.
- **ITMs (Interactive Teller Machines).** In lane one of each location, the ITMs are open Monday through Friday from 9am – 6pm and Saturday from 9am – 1pm. Just by touching the screen (no debit card is needed), you are connected with a live teller. From there you can deposit a check or cash.
- **Drive-Thru.** Lanes two and three are open Monday through Friday from 8am – 5pm and Saturday from 9am – 1pm. You are able to send cash, checks, or other tenders through the tube system to the front-line staff.
- **Drop boxes.** At each location, there are drop boxes mounted on the side of the building just as you enter lane one. Just simply pull open the drawer and drop your deposit into the slot. Right next to the drop box, you will find special envelopes. Just be sure that you have signed all the appropriate checks, etc. and notated which account the deposit(s) are supposed to go to.
- **Lobbies.** Our front staff is always ready and willing to help you make your deposit directly to your account.

At any time, should you need help with ways to get a deposit to your account, please feel free to call us toll free at 800-540-0374 or stop by any one of our locations.

\* Review the terms and conditions available within the Mobile Banking app before using the service.

\*\* To find a location near you, visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)

## ANNUAL NOTICE TO MEMBERS

Bangor Federal Credit Union complies with Federal mortgage servicing rules as defined in the Real Estate Settlement Procedures Act (12 CFR 1024.35) – for this purpose, specifically as it pertains to mortgage error resolution and information requests.

If a member believes there has been an error relating to their mortgage loan, the member should submit a notice in writing to Loan Processor, Bangor Federal Credit Union, PO Box 1161, Bangor ME 04402. The notice must contain the following information:

- Name of the member;
- The mortgage loan account number; and
- Details about the error the member believes has occurred.

A notice submitted on a payment coupon or other payment form is not considered a notice of error. Furthermore, duplicate notices must contain new and material information to support the asserted error.

Requests for information should be submitted in writing to Bangor Federal Credit Union, PO Box 1161, Bangor ME 04402. A request for information about a mortgage loan should include the name of the member and mortgage loan account number.

## LET'S NOT GO PHISHING! *(continued from front)*

### How Can You Protect Yourself?

Here are a few steps you can take to protect your personal information in an email scam or a phone call phishing attempt:

- When you receive an email, watch for Misspelled URLs. Appearing in the address bar, these can be off by as little as one character, or may have a subdomain added to the main address that drives to the spoofed website.
- Think Before You Click a Link. Again, this can be tricky to watch for; however, if you hover your mouse over a link in an email without clicking on it, you can see the web address. If it looks suspect, do not click the link and contact customer service for the company the email appears to have originated from.
- Utilize Multi-Factor Authentication. Some companies are requiring a second security step, such as a PIN or a fingerprint. This is required in addition to your login and password to access an account. In the event your password was stolen in any type of phishing scam, having the additional step in place adds a level of security that prevents a thief from accessing any information using only the password.

REMEMBER that Bangor Federal Credit Union employees would never call or email you asking for your personal information such as your social security number, debit card number, account number, etc. If you ever receive an email or a phone call that seems to be from us, yet something about the situation doesn't feel quite right or you are suspicious, please do not hesitate to call us at 207-947-0374 or toll free at 800-540-0374. Our staff will be able to help you clarify whether someone from the Credit Union was truly trying to reach you.

**PRIVACY NOTICE** Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed, and you may review our policy and practices with respect to your personal information at <https://www.bangorfederal.com/page/2-807/online-privacy-policy> or we will mail you a free copy upon request if you call us at (800) 540-0374.

## READ TO WIN!

**Each issue of our newsletter gives you the opportunity to win \$50 by completing and returning a survey.**

Entering to win some money is easy. Simply complete this short questionnaire and return it to any of our three locations by July 31, 2017. To be eligible, you must have an existing Bangor Federal account in good standing with the Credit Union.

We want to learn a little something about you! What do you enjoy most about summertime?

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Of the following, which do you feel is most convenient to make a deposit to your account?

*Please rate 1–5, 1 being the most important to you and 5 being the least important.*

Drive-Thru Lanes     Drop Boxes     ITMs (*Interactive Teller Machines*)     Lobby Visits     Remote Deposit Capture

In what ways can you protect yourself from a phishing scam? *Check all that apply.*

- Use a multi-level secure password.     Pay close attention to website URLs.  
 Never provide personal information via email or over the phone.     All of the above.

Comments: \_\_\_\_\_

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Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Look for our winner in the next newsletter. **Congratulations to Sandra H.**, the \$50 winner of our last newsletter survey.