

ARE HOME IMPROVEMENTS ON YOUR MIND?

Do you need extra cash so you can take a much-needed vacation, or are you looking for some help paying your taxes? With the promise of spring just around the corner, your life is probably starting to become busier – and more expensive. Bangor Federal's Lifestyle Loan is here to help!

You can borrow up to **\$5,000 with an APR* as low as 4.99% for up to 24 months** with Bangor Federal's Lifestyle Loan. As the winter months have melted away and your to-do list grows, you can accomplish all the tasks that require some extra funds by borrowing from Bangor Federal.

Take advantage of our 100% online application. It is fast, easy, and secure! Visit www.bangorfederal.com/lifestyle to apply today. You can also apply through the Bangor Federal mobile banking app or by calling 207-947-0374.

Not sure if the Lifestyle Loan is right for you? Ask about our Lifestyle Line of Credit, another way Bangor Federal is equipped to meet your loan needs.



*APR = Annual Percentage Rate. 4.99% for 24 months = \$44.04 per thousand, principal and interest. The advertised rate may vary based on creditworthiness and terms of the loan. Your rate may be higher depending on your credit. Rate is subject to change without notice. The lowest rate offered is 4.99% for up to 24 months. Existing Bangor Federal Lifestyle Loans do not qualify for this offer. Offer good through April 28, 2017.



WITH SHARED BRANCHING, BANGOR FEDERAL IS WITH YOU WHEREVER YOU GO!

Shared Branching allows members of participating credit unions to access thousands of credit union service center locations via the cooperative network of service centers in the United States and overseas**.

Most member services are offered at Shared Branching locations across the country, including: account deposits; cash and check withdrawals; transfers between accounts; cash advances; loan payments; and balance inquiries. Extended service hours and weekend hours are also available at some credit union facilities.

If you are still wondering why you should use Shared Branching, here are five reasons to start:

- 1. It's convenient.** Whether you are traveling out of town or moving away to college, you can keep your money right where it is.
- 2. It's accommodating.** When you visit a Shared Branching location, you can access your accounts, deposit checks, and make loan payments just like you can at your home credit union.
- 3. It's supportive.** Credit unions work together to provide members with the best services. When you use these services, you are supporting your credit union so it can continue to serve you.
- 4. It's easy.** Download the Co-Op Shared Branch app for iPhone or Android or go to co-opsharedbranching.org for a full list of Shared Branch locations nationwide and across the globe.
- 5. It's free.** That's right. Shared Branching is all about giving you the best service at no cost to you.

**Have your savings account number on hand and a valid ID available for verification purposes. Not all transactions can be conducted at a Shared Branching location. Some restrictions may apply.

JUST TOUCH IT!



There are plenty of things we tell our children and grandchildren not to touch – like the cat’s litter box or the water in the toilet bowl. Thankfully, the screens of our Interactive Teller Machines will not break if they are touched. In fact, our ITMs are supposed to be touched!

You can change your mantra from “don’t touch that” to “just touch it” with our new ITMs. Just touch the screen, and we will bring the lobby to your car! Now you can do practically anything from the driver’s seat that you would do in our lobbies. It is like having a teller right by your side.

Here's what our ITMs have to offer:

Security

Our ITMs offer features that improve the security of your transactions. Simply touch the screen to speak with a teller. If you are uncomfortable saying your account number aloud, you can type it using the PIN pad or by initiating an on-screen chat with a representative.

Extended Hours

All of our ITMs are open from 9am – 6pm Monday through Friday, and 9am – 1pm on Saturday, giving you more flexibility to do your banking!

Transaction Options

Our ITMs offer our members much more than an ATM, and you do not need a Bangor Federal debit card to use it. You can deposit checks and cash in any denomination, make loan or credit card payments in seconds, and acknowledge your transactions with the click of a button. No signature needed!

Technology

ITMs are the future of banking, and Bangor Federal is one of the first to bring this technology to the area. Our ITMs also function as ATMs, so if you simply wish to check your balance or make a withdrawal, you can do that, too.

Now through May 31, 2017, when you use the ITM, you will be entered for a chance to win a \$100 Visa Gift Card. Stop by any one of our three locations and **JUST TOUCH IT*** for a chance to win.

* Must be a Bangor Federal member to be eligible to win. Some restrictions may apply.

Board of Directors

- Robert Welch Chairman
- Jeff Cammack Vice Chairman
- Mary Lou Armes Secretary
- Debbie Cyr Treasurer
- Janet Capponi Director
- Ernest Khoury Director
- Roberta Downey Director/Supervisory Committee Chair
- D’arcy Main-Boyington Supervisory Committee
- Rod Hathaway Supervisory Committee
- Bill Hogan Supervisory Committee
- John Chase Supervisory Committee

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- Basil C. Vice President/CFO
- Barbara S. Vice President/COO
- Jewell K. Assistant VP of Operations
- Rachel B. Branch Manager
- Travis M. Branch Manager
- Samantha L. Branch Manager
- Kristy D. Assistant Branch Manager
- Bobbi Jo L. Assistant Branch Manager
- Tracy L. Assistant Branch Manager
- Evangeline H. Assistant to the CEO
- Jill H. Human Resources Director
- Michael S. Facilities Manager
- Tina M. Director of Marketing
- Rachel L. Information Systems Manager
- Kelly D. Accounting Supervisor
- Carol H. Accounting & Technology Support
- Kate T. Plastic Cards Coordinator
- Kelly G. Accounting & Cards Support
- Christopher N. Loan Resolution Coordinator
- Ray B. Loan Officer
- Gail B. Loan Officer
- Yvonne F. Loan Officer
- Ralph P. Loan Officer
- Sara R. Loan Officer
- Suzette B. Loan Processor
- Thomas F. Loan Processor
- Angela M. Loan Processor
- Justine S. Contact Center Representative
- Vicki C. Contact Center Representative
- Ethen J. Contact Center Representative
- Carrie N. Member Service Representative
- Taren M. Member Service Representative
- Dale R. Teller
- Rachel B. Teller
- Kayla W. Teller
- Jordan C. Teller
- Olivia C. Teller
- Amanda H. Teller
- Christine H. Teller
- Nicole M. Teller
- Nicole S. Teller
- Jessica B. Teller
- Kelsey P. Teller
- Vincent M. 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

Second Quarter Anniversaries

Katherine T.	22 Years
Sara R.	16 Years
Rachel L.	16 Years
Raymond B.	14 Years
Bobbi-Jo L.	11 Years
Carol H.	11 Years
Kelly D.	11 Years
Nicole M.	6 Years
Vicki C.	5 Years
Suzette B.	3 Years
Justine S.	2 Years
Gail B.	2 Years
Samantha L.	1 Year
Jessica B.	1 Year
Kelsey P.	1 Year
Tina M.	1 Year
Ethen J.	1 Year

Holidays to Remember

Memorial Day

Monday, May 29, 2017

WE ARE CELEBRATING THE YOUTH IN APRIL



Every year, credit unions celebrate young savers by hosting a variety of events centered on helping kids understand the concept of saving. This year, Bangor Federal is joining in the fun with National Credit Union Youth Month™ to "Give a Hoot About Saving"™!

What kind of saver is your child – one who saves happily, or with a scowl? Every saver is unique, but most people who save regularly developed the habit early in life. Learning to delay

gratification in order to save for long-term goals is a crucial life skill and one that your Credit Union is committed to helping our youngest members develop.

At Bangor Federal Credit Union, we are always trying to create programs and services designed specifically for young people. As we celebrate National Youth Month, every member under the age of 18 is eligible to enter to win a special gift basket* filled with Bangor Federal Credit Union gear, movie theater tickets, and a special voucher to receive a \$25 deposit to their Bangor Federal account!

Additionally, any entrants from the Youth Gift Basket raffle will be entered into the National Savings Challenge sponsored by Credit Union National Association. At the end of April, a grand prize will be given to one winning credit union where 10 youth members will each receive a \$100 deposit to their account!

Be sure to stop by any one of the three Credit Union locations by April 28, 2017, to enter your child/grandchild for a chance to win while helping your young saver *Give a Hoot About Saving*™. Call us now at **207-947-0374** for more information.

*No purchase necessary. Selected winners must be Bangor Federal Credit Union members in good standing. A total of three unique winners will be selected from each Bangor Federal location. Only one entry per person, per day, per credit union branch allowed.

REACH YOUR GOALS WITH A CU PROMISE HOME LOAN

Bangor Federal participates in the CU Promise Home Loan program with other Maine credit unions. We believe that you should be able to trust your home lender to treat you with respect and responsiveness, and you should be able to count on your home lender to honor its commitments.



CU PROMISE®
Home Loans for Maine

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While the CU Promise Loan offers great terms, service, and rates, it also comes with three great guarantees that can help you reach your goals!

- **Guaranteed Same-Day Loan Decision** – Your time is valuable and a home loan is a big deal. With all of the plans you'll need to make and tasks you'll need to get done when buying your home, you can count on us to do our best to help you get this first big hurdle out of the way, FAST.
- **Guaranteed Closing Date** – No one should have to go through an unexpected delay with something as big as a home loan closing. With a CU Promise Loan, we guarantee we'll be ready to close by the date you chose at application. (All loan conditions must be received 10 days prior to the closing date or we cannot guarantee the closing date will be met.)
- **Guaranteed Local Servicing*** – We will always keep your loan servicing in Maine, as we know how important it is to stay local and get answers promptly.

For more information, or to begin your CU Promise Home Loan application today, visit www.bangorfederal.com/mortgage or call us at **207-947-0374** and ask to speak with a Mortgage Loan expert.

*Note: Guarantees are for CU Promise Loans only and do not apply to other loans, such as refinances, pre-qualifications, or pre-approvals offered by CUSO Home Lending. Limitations apply, including limitations related to the TILA-RESPA Integrated Disclosure rule, also known as the "Know Before You Owe" rule. Please see cupromise.com for details about these limitations.

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 answer these three questions and return this survey by **April 28, 2017**.

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

Fax: 207-990-0759 **Mail:** PO Box 1161, Bangor, ME 04402-1161

Do not delay getting your form back to the Credit Union, as the drawing will be at close of business on **Friday, April 28, 2017**. Good luck!

Name a couple of strategies that could be used to save additional money _____

What are three benefits of using the new ITMs?

1. _____
2. _____
3. _____

When would be a good time to use Shared Branching? _____

Additional comments: _____

Name: _____ Account #: _____

** To be eligible to win, you must have an existing account in good standing with the Credit Union.

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