

# Focus

# in

**INFINITY** ∞  
FEDERAL CREDIT UNION

**Summer 2017**



## Portland Grand Opening

Infinity Federal Credit Union (FCU) is excited to share that the construction of our new Portland Branch at 29 Baxter Blvd near the Back Cove and downtown Portland is nearing completion.

### Grand Opening Celebrations will include the following activities:

**Tuesday, July 25, from 5-6:30pm:** Infinity FCU Members are invited to an Open House to see the new branch and meet the staff. Light refreshments and dessert will be served.

**Wednesday, July 26, from 12:30-1:30pm:** Slugger the Sea Dog will be at the branch for a tour and a “meet and greet” with our members and friends. Be sure to stop by and have your photo taken with Portland Sea Dog’s beloved mascot.

**Tuesday, July 25 - Tuesday, August 1:** Visit the new branch any time during regular lobby hours (8am to 5pm Monday - Friday and 8am-12pm on Saturday) and enter to win one of our raffle prizes featuring popular items from local businesses. Visit [www.infinityfcu.com](http://www.infinityfcu.com) for the official rules and all the grand opening celebrations.

## Youth Month Recap

During the month of April, Infinity FCU celebrated National Youth Month embraced the Superhero/Comic book theme from our new Youth Savings Program, The Centsables, for the month-long event. We opened 105 new youth accounts across all four of our branches, 64% growth over last year, and raffled off Wii Fit Plus Consoles with Balance Boards to four lucky winners.

# In the News

## Infinity FCU Membership Elects First Non-Telephone Worker as Chair of the Board of Directors in Over 20 Years

At the annual meeting on May 4, 2017, credit union Members joined Infinity FCU leadership and staff at the Fireside Inn and Suites in Westbrook to elect the following individuals to the Board of Directors.

### Sam Novick, Chair



Sam Novick, who previously served as Vice Chair, was re-elected to the Board of Directors for another term as Chair. Sam has a Bachelor of Science degree in Accounting from Bentley College and has served as the President of HUB Furniture Company since 1984. He has a long history of community involvement

holding leadership roles such as President of Portland Kiwanis Club, President of Temple Beth El, Board Member of United Way of Greater Portland, among others. Sam is the first non-telephone worker to Chair Infinity FCU's Board of Directors in over 20 years.

### Kate Caron, Vice Chair



Kate Caron, an incumbent, served as an Associate Director the previous year. Kate attended the University of Maine in Presque Isle, studying Business Administration and Law. She is a licensed real estate agent working for The Real Estate Network. Kate volunteers for the community, in her local Middle

school, and business organizations. She enjoys volunteering, gardening, reading and designing.

## Infinity FCU Saves Members \$6M in 2016 and Receives First Place in State Service Award

Infinity FCU was named a first place recipient of the state Louise Herring Philosophy-in-Action Member Service Award, which honors credit unions for internal programs and services that benefit membership. The Awards were presented at the Maine Credit Union League's Annual Delegates' Meeting in Portland on May 19, 2017. Infinity FCU won its award for launching a financial education program in 2016.

Under this new program, employees are empowered to provide members with a full financial solution to their credit needs, rather than simply fulfill their immediate request. Members are shown that by paying their loans as agreed and managing revolving debt, their credit scores will go up and they will be eligible for more competitive rates, which in turn will lower their monthly payments and save them money.

"The results are inspiring," says Infinity FCU's Chief Lending Officer, Kandy Moreau. "This initiative, when looked at from the member's perspective, is life changing. Nothing feels better than helping people and when our staff goes home at night, that's how we all feel."



**Everything your small business needs.  
In one place.**

  
**INFINITY**  
FEDERAL CREDIT UNION

# Second Chance Checking

The Second Chance Checking account was originally developed to help members get back on their feet; it was intended to be a transitory product. After extensive consideration and review, the decision has been made to revert access levels back to the original amounts when the product was first introduced and a more descriptive product name was selected.

The new product **Bridge Checking** aligns with our vision of “doing banking differently” by closely working with members who are trying to rebuild their credit and implies “moving” them out of this product and into one of our other checking accounts which offer greater benefits and access.

1. As of August 1st, the name will be changed to Bridge Checking and will revert to the following criteria:
2. Allowable overdraft max = \$0
3. Debit Card limits = \$100 a day from the ATM, \$1,000 a day from a (POS) terminal
4. New accounts opened will have their check deposits held for an additional period of time as allowed by Regulation CC



## Switching Checking Accounts Has Never Been Easier

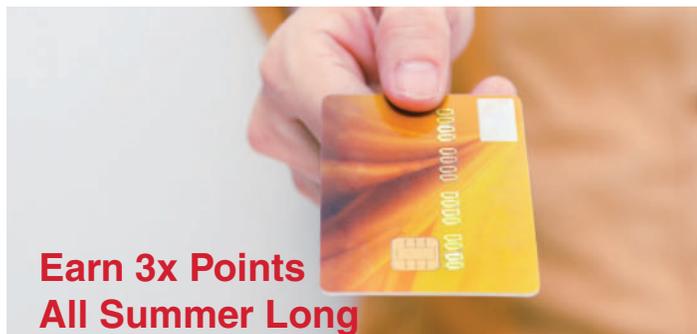


Now you can easily move recurring payments and direct deposits to your Infinity FCU checking account - all with the click of a mouse. Account information is transferred instantly; it's fully automated, convenient and takes less than 10 minutes.

- Securely transfer recurring payments
- Transfer direct deposits from your employer
- Notify auto-debit payees of your new account
- Close your prior account
- Receive real-time switch confirmation

Ready to make the switch? Contact us for a SwitchTRACK code today!

Visit any of our four convenient branches in Westbrook, Portland, Bangor, and Arundel, or call (207) 854-6000.



## Earn 3x Points All Summer Long

Stretch your summer budget and earn triple points on all Debit and Credit Card purchases through September 30.

Earn 3 points for every \$2 Debit card purchase  
Earn 3 points for every \$1 Credit card purchase

Infinity FCU MasterCard®  
Rates as low as 8.90%APR\*  
No Annual Fee  
No Late Payment Fee  
No Over-Credit-Limit Fees  
No Balance Transfer Fees



Apply on our website at [www.infinityfcu.com](http://www.infinityfcu.com) or call (207) 854-6000.

\*Annual Percentage Rate varies based on credit qualifications. At close of promotion, earn 1 point for every \$2 Debit charged and 1 point for every \$1 Credit charged. Infinity FCU Membership required; simply keep \$5.00 in a regular share (savings) account. UChoose Rewards® points are not earned on balance transfers. To earn reward points, card must be registered with UChoose Rewards® at [www.UChooseRewards.com](http://www.UChooseRewards.com). Offer expires 9/30/2017.



# Portland Sea Dogs Game



Infinity FCU is excited to sponsor the Portland Sea Dogs game vs. the New Hampshire Fisher Cats on **Tuesday, July 4th** with fantastic post-game fireworks show set to Patriotic music at Hadlock Field. Gates open at 4:30; the game starts at 6pm.

Infinity FCU employees will be distributing special door prizes to the first 1,000 attendees, throwing out the first pitch, and giving away raffle prizes throughout the game. This is one of the most popular games of the year, so be sure to purchase your tickets early at [www.seadogs.com](http://www.seadogs.com).

## Fee Update

Effective September 1, 2017, Overdraft Protection Line of Credit (ODLOC) funds will be advanced in \$100 increments instead of the exact amount needed to cover the transaction. Annual Percentage rates will increase from 17% to 18%.



Watch your rate climb with our Step-Up Share Certificate

Term:	Rate:	APY*:
Opening Rate:	1.00%	1.01%
7/1/2018	1.25%	1.26%
7/1/2019	1.50%	1.51%
7/1/2020	2.00%	2.02%
7/1/2021	3.00%	3.04%

Open a Step-Up Share Certificate and start with a great rate. Watch your great rate climb automatically every 12 months for 60 months. You can withdraw all of your money at any time with no penalty.

Visit any of our four convenient branches in Westbrook, Portland, Bangor, and Arundel, or call (207) 854-6000 ext. 4135.

\*Annual Percentage Yield (APY) accurate as of 5/22/2017. Rates subject to change without notice. All rates are guaranteed when account is opened. \$10,000 minimum to open and earn stated rate. Maximum of 5 certificates per membership. No penalty withdrawals for total principle and interest. No partial withdrawals. Infinity FCU Membership required; simply keep \$5.00 in a regular share (savings) account. Certificate matures 6/30/2022. Offer expires 7/31/2017.



## Holiday Closings

**Tuesday, July 4**

Independence Day

**Monday, September 4**

Labor Day

Our automated services are always available:

- Online/Mobile Banking
- ATM/Debit Card
- Telephone Banking
- 24-7 Loan Applications



**INFINITY**  
FEDERAL CREDIT UNION

## Mailing Address

P.O. Box 9742

Portland, ME 04104-5060

## Branches

**Westbrook:** 202 Larrabee Road

Monday - Friday: 9am to 5pm

Drive Thru: 8am to 5pm

Saturday: 9am to Noon

**Portland:** 29 Baxter Blvd

Monday - Friday: 8am to 5pm

Drive Thru: 7:30am to 5pm

Saturday: 8am to Noon

**Bangor:** 193 Broad Street, Suite 1

Monday - Friday: 9am to 5pm

Saturday: 9am to Noon

**Arundel:** 1298 Alfred Road

Monday - Friday: 9am to 5pm

Saturday: 9am to Noon

**Customer Service Hours:**

Monday - Friday: 8am to 6pm

Saturday: 8am to 2pm

Phone: 207-854-6000

Toll Free: 1-800-499-8401

## 24-7 Loan Applications

Toll Free: 1-800-499-8401

Online: [www.infinityfcu.com](http://www.infinityfcu.com)

\*Portland Branch opens 7/26/17.



All rates subject to change without notice.