

Focus

in

INFINITY ∞
FEDERAL CREDIT UNION

Spring 2018

April is National Credit Union Youth Month

At Infinity Federal Credit Union (FCU), we believe that teaching children about savings at a young age is important. This is why we're joining Credit Union National Association (CUNA) and credit unions across the country this April to celebrate National Youth Month.

This April, our goal is to create a lasting relationship with our youngest members by helping them focus on an optimistic and hopeful future full of exciting possibilities. You'll notice our branches decorated with the Space Travel theme during the month.

During the month of April, children under the age of 18 will be entered to win a gift certificate for a family adventure valued at \$100* and a NASA Teddy Bear, if they:

- Open a new Youth Savings Account,
- Make a \$5 minimum deposit into an existing Youth Savings Account, OR
- Make a \$100 minimum deposit into a Youth Share Certificate

In addition to the drawing, children who open a NEW youth savings account will receive a special new account gift. To give you a head start on saving, Infinity FCU will match the \$5.00 minimum deposit at account opening. All you need is a social security number.



Youth Share Certificate

Terms**	Dividend Rate	APY***
5 months	5%	5.12%

For more information, go to www.infinityfcu.com, Personal > Youth Accounts > Youth Month.

*Family adventures may include movie tickets, bowling, amusement parks, etc. and vary by branch. **Limit one Youth Share Certificate per youth account; \$100 min, \$500 max. ***APY = Annual Percentage Yield current as of 4/1/2018. Rate subject to change without notice.

Coming Soon: New Online and Mobile Banking Platform



The Infinity FCU team is developing a new Mobile Banking and Online Banking platform. During the transition, we will be launching an Online Learning Center on our website, which will include live videos and a step-by-step reference guide for key functionalities.

In addition to the online tools, each branch will have an Architect Ambassador doing live demonstrations and offering hands-on assistance to answer your specific questions during the transition.

Keep an eye out for an announcement in April with key transition dates.

Annual Meeting and Board Elections



Infinity FCU's 97th Annual Meeting will be held on Thursday May 3rd, 2018, at 6:00pm, at Fireside Inn & Suites 81 Riverside St, Portland ME 04103.

The Nominating committee has submitted two candidates for the two open positions on the Board of Directors. The candidates are **Jeffrey Richards** and **Joanne Doherty**.

Please note that the election will not be conducted by ballot and there will be no nominations from the floor when the number of nominees equals the number of positions to be filled and there have been no valid nominations by petition submitted.

Small Business Spotlight

At Infinity FCU, we believe that every small business has a unique story to tell. This is why we're launching our "Small Business Spotlight" series; to amplify the voice of our Small Business Members and connect them with their surrounding communities. Each month Infinity FCU will spotlight one of our small business members across our four branches, on our website, and on our social channels.



Everything your small business needs.
In one place.



The Essential Card for Your Wallet



At Infinity FCU, we understand that a credit card is a convenient component of your money-management plan. So why not have the best one?

Our MasterCard® offers:

- Rates as low as 8.90%APR*
- No Annual Fee
- No Late Payment Fee
- No Over-Credit-Limit Fees
- No Balance Transfer Fees
- Rewards points every time you swipe**
- Easy Online Application

Apply in person, by phone at (207) 854-6000, or at www.infinityfcu.com.

**Annual Percentage Rate varies based on credit qualifications. Infinity FCU Membership required. **Earn 1 point for every \$1 spent. UChoose Rewards® points are not earned on balance transfers. To earn reward points, card must be registered with UChoose Rewards® at www.UChooseRewards.com.*

Your Participation



As a member of Infinity FCU, you are part of a unique not-for-profit financial cooperative. Your money stays local, helping build a stronger community for you, your neighbors, and local businesses. This partnership works only if you actively participate by using your Infinity FCU membership, by opening products (i.e. consumer loans, mortgages) and using our services (i.e. checking account, online banking).

A “fully participating” partnership means a checking account, net-pay direct deposit, auto loan, first mortgage, etc. Your participation makes a difference. It allows us to grow and to continue offering our competitive products and services.

To encourage your participation, we offer a loan relationship discount based on your use of our select products and services. **Relationship Discount Rates include a 0.10% rate discount for maintaining a checking account with Infinity FCU, plus 0.10% rate discount for maintaining direct deposit of net pay into your Infinity FCU checking account, plus 0.10% rate discount for maintaining an Infinity FCU credit card.**

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.



Keep Your Account Safe



Due to an increase in breaches at popular merchants such as The Home Depot and Wendy's, cardholder diligence and account monitoring is becoming more important as the first line of defense in fraud mitigation. A few best practices include:

- Monitor activity on your accounts regularly. Fraudsters are becoming savvier at avoiding detection of fraud monitoring programs by following transaction spending patterns that are similar to cardholders as well as by using less popular merchants that may not be monitored as heavily.
- Ensure your financial institution has current contact information to reach you in case of suspect activity on your account.
- When shopping online, do not store your login credentials or your debit/credit card information on websites.
- Ensure your login credentials (user IDs and specifically passwords) for your computer, online banking, smart phones, web sites or any system where you log in has secure, complex passwords that are difficult to guess (i.e. minimum of 9 characters long using a combination of upper and lower case letters, number and characters).
- Update passwords for websites regularly to ensure continued protection.
- Be cautious of accessing personal information and of purchasing online if on an unsecured or public WiFi network.
- Ensure that personal computer and smart phone protections are kept current (i.e. firewalls, antivirus software, etc.)
- Be aware of current fraud trends related to social engineering (i.e. phishing) and social networking sites (i.e. Facebook).

Source: 2017 Annual Risk Assessment, Fiserv Inc.

Holiday Closings

Monday, April 16th
Patriot's Day

Monday, May 28th
Memorial Day

Our automated services are always available:

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



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Mailing Address

P.O. Box 9742, Portland, ME 04104

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 1pm

Phone: 207-854-6000

24-7 Loan Applications

Online: www.infinityfcu.com



All rates subject to change without notice.

Service Milestones

Join us in congratulating the following full-time employees for their service milestones in 2018:

5 Years:

Jay Young	Kati Glencross	Meaghan Junkins	Jessica Cary
Michael Shoykhet	Ashley Wainwright	Jennifer Dumas	Phyllis Cotton

10 Years:

Debbie Kriner

20 Years:

Cindi Smith