

# Focus

# in

**INFINITY**  
FEDERAL CREDIT UNION

SUMMER 2015

## Phone Tree Changes will get you there faster!

Our sincere apologies for the recent issues we've had with our auto attendant (phone tree).

Due to our previous system's limitations, members were having difficulty reaching their desired department in a timely manner. We are happy to advise that our phone system upgrade has been completed and we have diligently revamped our "phone tree" to ensure your calls are both directed and answered as quickly and efficiently as possible. You can expect the new phone system automations to be completed in the last week of June. Again, we thank you for your patience and apologize for any inconveniences it may have caused.



## Step-Up Share Certificate

EARN FROM **0.50%** APY\* TO **3.00%** APY\*

Watch your certificate rate climb with this Share Certificate that lets you WITHDRAW all of your money at any time WITH NO PENALTY!



**Starts High.**  
**Goes Higher.**

	Starting Rate:	Rate	APY*
As of:	5/22/2015	0.50%	0.50% <sub>APY</sub>
	6/1/2016	1.00%	1.01% <sub>APY</sub>
	6/1/2017	1.98%	2.00% <sub>APY</sub>
	6/1/2018	2.96%	3.00% <sub>APY</sub>

This "Step-Up" Share Certificate rate increases automatically. Rates are guaranteed when you open your Share Certificate and your deposit is fully insured. There's never a surprise!

[www.infinityfcu.com](http://www.infinityfcu.com) • (207) 854-6000 ext: 4121

\*Annual Percentage Yield (APY) accurate as of 6/1/2015. Rates subject to change without notice. All rates guaranteed when account is opened. \$10,000 minimum to open and earn stated rate. No penalty withdrawals for total principle and interest: No partial withdrawals. Membership required -Simply keep \$5.00 in a regular share (savings) account. Certificate matures 5/31/2019

## What Is Courtesy Pay and How Does It Work?

If you are a member in good standing, Infinity may elect to pay your overdrawn checks, saving you the embarrassment of having a check or item returned and also saving you the expense of having to pay additional merchant fees.

### *How does it work?*

Courtesy Pay allows you to overdraw your checking account up to \$750. A \$32.00 overdraft fee is assessed for each overdrawn item. You are then required to deposit an amount to bring your account to a positive balance within 30 days of the first overdraft.

### *Who is eligible?*

Courtesy Pay is available to all checking account holders with accounts in good standing, as follows:

- Accounts that have been open at least 60 days
- Members not in default on any loans or other credit union obligation

- Members are not subject to any legal or administrative order or levy
- Members that promptly deposit an amount sufficient to cover their use of Courtesy Pay within 30 days



### *What types of transactions are covered?*

If you have opted in to Courtesy Pay overdraft service for overdrafts caused by your ATM/Debit Card use, then all overdrafts will be covered, including checks, ACH, ATM, and Point-of-Sale (debit card) items. If you have not opted in for overdraft service for ATM/Debit Card transactions, then only overdrafts that occur from checks and ACH items will be covered. You may contact any Infinity office to change your opt in choice at any time.

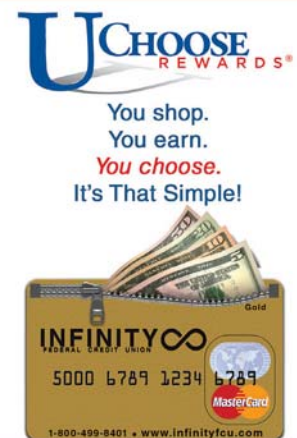
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## Is Your Credit Card Rate Too High?

### **Transfer your balance over to Infinity's NO FEE Mastercard® and Earn Rewards Points While You Save on Interest!**

Infinity has a No FEE Credit Card! No Annual Fee, No Late Payment Fee, No Over-Limit Fee and you'll earn UChoose® Rewards points every time and everywhere you use it! The rate for Infinity's Mastercard® Gold is 6.9%\* APR and the Mastercard® Classic is 11.9% APR. Accepted everywhere Mastercard® is accepted! Payments can easily be made right from our Infinity mobile banking App!

*\*Annual Percentage Rate varies based on credit qualifications. To earn rewards, card must be registered with UChoose Rewards at [www.Uchooserewards.com](http://www.Uchooserewards.com). Visit [www.infinityfcu.com](http://www.infinityfcu.com) for more information.*



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## Volunteer needed for Credit Union Supervisory Committee

As a not-for-profit financial cooperative, your credit union depends on the volunteer efforts of members just like you. Infinity currently has a vacancy on its Supervisory Committee. The Supervisory Committee is an oversight committee comprised of up to five volunteers who are each elected to three-year terms by Infinity's Board of Directors.

The Committee's responsibilities include:

- Providing for financial statement audits
- Conducting annual member account verifications
- Verifying compliance with policies, procedures, rules and regulations
- Monitoring the internal control environment

If you're interested in serving, please submit a letter of interest that includes a brief resume and qualifications to Infinity's Nominating Committee: Infinity FCU, P.O. Box 9742. Portland, ME 04104

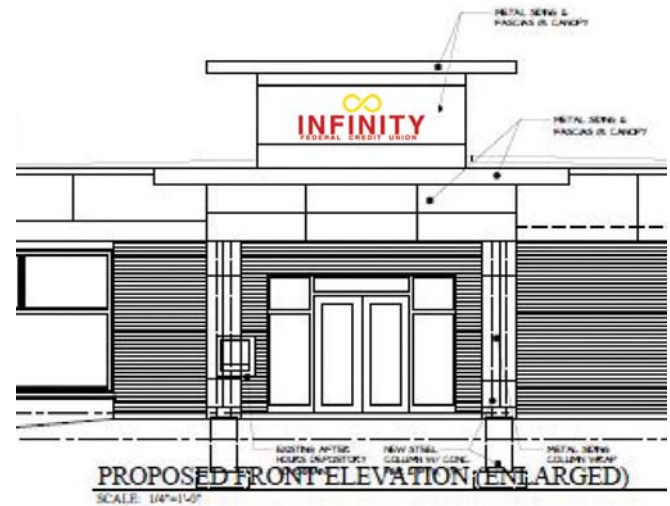
## New Chairman of the Board!

Infinity Federal Credit Union held its Annual Membership Meeting on Thursday, May 7, 2015 at the Fireside Inn & Suites in Portland. During the meeting, Jeffrey Richards and Joanne Doherty were elected by acclamation to the Board of Directors for 3-year terms. Following the annual meeting, the Directors convened to elect officers. For the coming year Jeffrey Richards will be the new Chairman of the board; Richard Powell will serve as the Vice Chair; John Lander will remain Treasurer; and Pamela Lemieux will remain Secretary. Board Members also serving on the Board of Directors are Elizabeth Hayes, Donald Nelson, Thomas Little, and Samuel Novick.



## A New Look for Westbrook!

The construction is well underway for our Westbrook Branch's remodeling project. While the majority of our branch has aged gracefully, the front facing "greenhouse" windows and entryway have not. Over the next month, we will be removing the old curved glass and replacing the front façade with new stucco and weather withstanding windows. The once "banquet hall" will also receive a "facelift." To accommodate our expanding staff's needs, we will be transitioning it into viable office and meeting space. This project is our first that will utilize Infinity's new logo and color scheme.



**CMFG Life Insurance Company hereby provides you with notice regarding your right to cancel Credit Life and/or Credit Disability Insurance coverage for Open-end Loan Accounts.**

### **NOTICE TO CONSUMER OF RIGHT TO CANCEL**

MEMBER'S® CHOICE Credit Life and Credit Disability insurance is voluntary and not required in order to obtain a loan. If coverage is elected, you have the right to cancel the coverage at any time by contacting your credit union.

### **Individual Retirement Account Withholding Notice**

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

## Community Corner

### Casual Jeans Fridays = Food Pantry Donations!

By donating \$2.00 for the privilege, Infinity employees can wear jeans on Fridays. As part of the Maine Credit Union's ending hunger campaign, the proceeds of our donations will benefit local food banks.

We are proud to announce that we raised a total of \$2,961.00 in 2014. Infinity's Arundel Branch collected \$148.00 for the Arundel Food Pantry, Infinity's Bangor Branch collected \$325.00 for the Manna Inc, food pantry, the Portland Branch collected \$532.00 for Preble Street food bank and the Westbrook bank collected \$1954.00 for the Westbrook Community Center.



## Holiday Closings

**Saturday, July 4  
Independence Day**

We may be closed, but our automated services are always available:

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



**INFINITY**  
FEDERAL CREDIT UNION

### Office Hours and TDD Access

Monday through Friday  
9:00 AM to 5:00 PM  
Saturday 9:00 AM to Noon  
(Lobby service in Westbrook,  
Bangor, & Arundel)

Main Telephone: 854-6000  
Toll Free: 1-800-499-8401

### 24-7 Loan Applications

Phone: 1-800-499-8401  
Online: [www.infinityfcu.com](http://www.infinityfcu.com)

### FAX

Westbrook: 854-6054  
Portland: 854-6074  
Bangor: 945-4857  
Arundel: 282-4927  
Lending Department: 854-6064

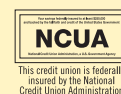
### Mailing Address

P.O. Box 9742  
Portland, ME 04104-5060

### Branches

202 Larrabee Road • Westbrook, Maine  
854-6000  
4 Davis Farm Road • Portland, Maine  
854-6000  
193 Broad Street • Suite 1 • Bangor, Maine  
945-4284  
1298 Alfred Road • Arundel, Maine  
571-1753

<http://www.infinityfcu.com>



All rates subject to change without notice.

## Now access your Home Equity Line of Credit right from your smart phone!

Ready to start buying items for your home renovations? Our "Online Banking" app makes it super simple to move your funds! Simply sign on, select "Transfer funds" and move your desired amount from your HELOC line over to whatever account you'd like! The funds are transferred instantly, and you are ready to shop!

