



Atlantic Regional Federal Credit Union Media Kit

(Updated January 2009)

Contact Information:

Atlantic Regional Federal Credit Union

Main Office: 55 Cushing Street (corner of Pleasant and Cushing Streets)

PO Box 188

Brunswick, ME 04011

www.atlanticregional.com

Primary Media Contact:

VP Marketing:

- Steve Van Rensselaer
- Phone: (207) 725-8728 or (800) 834-0432, ext. 117; Fax: (207) 721-9577;
- E-mail: svr@atlanticregional.com
- Key Information:
 - o 8+ years of experience working in the financial services industry
 - o 15+ years of experience working in the marketing/advertising field

Corporate Management / Key Contacts:

President/CEO:

- Roger Sirois
- Phone: (207) 725-8728 or (800) 834-0432, ext. 111; Fax: (207) 725-1290;
- E-mail: rsirois@atlanticregional.com
- Key Information: Has served as the President/CEO of the Credit Union since August 2008; 20+ years of work experience at the Credit Union (previous position of EVP)

Senior Vice President – Planning & Administration:

- Scott Bursey
- Phone: (207) 725-8728 or (800) 834-0432, ext. 196; Fax: (207) 721-9577;
- E-mail: sbursey@atlanticregional.com
- Key Information: 15+ years of experience working in the financial services industry

Senior Vice President – Branch Operations:

- Keith Rioux
- Phone: (207) 725-8728 or (800) 834-0432, ext. 212; Fax: (207) 721-9577;
- E-mail: krioux@atlanticregional.com
- Key Information: 20+ years of experience working at the Credit Union

Marketing Specialist:

- Patricia (Pat) Skelton
- Phone: (207) 725-8728 or (800) 834-0432, ext. 142; Fax: (207) 721-9577;
- E-mail: pskelton@atlanticregional.com
- Key Information: 20+ years of experience working in the financial services industry; 10+ years of experience working in the marketing/advertising field

Atlantic Regional Federal Credit Union Quick Facts:

- Established in 1941
- Non-profit financial cooperative serving Cumberland and Sagadahoc Counties Maine
- Participant in the Maine Credit Unions' Campaign for Ending Hunger. Since 1990, the Campaign has raised more than \$1.53 million to help end hunger in Maine, including a record-setting \$209,035.75 in 2003

Atlantic Regional Statistics (as of September 30, 2008):

- 17,400 +/- members
- 65 full-time employees; 2 part-time employees
- 10 volunteers (Board of Directors and Supervisory Committee)
- \$225 million+ Assets
- \$156 million+ Loans
- Branch locations in Brunswick, Freeport, and Topsham

What is A Credit Union?

A credit union is a not-for-profit financial institution owned and controlled by the people who use its services – these people are members. Credit unions serve groups that share something in common, such as where they live, work, or go to church. These groups make up a credit union's field of membership – **Atlantic Regional's field of membership includes all of Cumberland and Sagadahoc Counties Maine.** Credit unions exist to provide a safe, convenient place for members to save money and to get loans at reasonable rates. Like other financial institutions, credit unions are closely regulated and thus operate in a very prudent manner.

The Credit Union Difference

- **Structural differences**— Because of their cooperative and not-for-profit structure, credit unions are driven by a service rather than a profit motive. This motivation keeps them focused on helping both their members and communities.
- **Member ownership** — Each member of a credit union is an equal owner and is entitled to one vote, regardless of how much money he or she has deposited in the credit union. This means that credit unions have no outside shareholders. Credit unions are owned and governed only by their members, the people that use and need their services.
- **Members first** — Because credit unions are not-for-profit cooperatives, they typically offer lower loan rates, higher savings rates, and lower fees than for-profit institutions.
- **Volunteer leadership** — Credit unions are led by a board of directors elected from the membership at the annual meeting. Board members are volunteers and are not compensated.





Contact/Background Information For Other Financial Services Related Issues

Often times, issues concerning the financial services industry and/or various financial or credit issues that impact consumers arise. Below is contact information for your convenience to contact these organizations directly.

State Information:

Bureau of Financial Institutions - www.maine.gov/pfr/financialinstitutions

The Bureau of Financial Institutions was established in 1827 to supervise all financial institutions chartered by the State.

Contact Information:

- **Lloyd LaFountain III**, Superintendent and Administrator of the Bureau; (207) 624-8570
- **John Barr**, Deputy Superintendent – Research & Administration. Office manager, legislation, budget, rulemaking, oversees bank structure division and research activities of the Bureau; responds to press inquiries; (207) 624-8561
- **Donald Groves**, Deputy Superintendent – Examination & Supervision. Heads Examination Division; responsible for on-site supervision of all state-chartered financial institutions; responds to press inquiries; (207) 624-8577

Bureau of Consumer Protection

www.maine.gov/pfr/consumercredit/index.shtml.

Contact Information: William Lund, Superintendent; (207) 624-8527

The Bureau of Consumer Protection oversees many aspects of the consumer finance industry, including non-bank mortgage lenders, debt collectors, loan brokers, retail creditors, money transmitters, credit reporting agencies and non-bank ATMs. The office administers state credit-related statutes and protects consumers by conducting compliance examinations, responding to consumer complaints, issuing licenses and providing consumer education and outreach.

National Information:

National Credit Union Administration (NCUA) - www.ncua.gov

The National Credit Union Administration, governed by a three-member board appointed by the President and confirmed by the U.S. Senate, is the independent federal agency that charters and supervises federal credit unions. NCUA, with the backing of the full faith and credit of the U.S. government, operates the National Credit Union Share Insurance Fund (NCUSIF), insuring the savings of 80 million account holders in all federal credit unions and many state-chartered credit unions.

Contact Information: Northeast Regional Office

9 Washington Square, Washington Avenue Extension, Albany, NY 12205

REGIONAL DIRECTOR: Mark A. Treichel, (518) 862-7400



Credit Union National Association (CUNA) - www.cuna.org

CUNA (Credit Union National Association), based in Washington, D.C., and Madison, Wisconsin, is the premier national trade association serving America's credit unions. The not-for-profit trade group is governed by [volunteer directors](#) who are elected by their credit union peers.

Contact Information: Washington, D.C. Office

601 Pennsylvania Ave NW Ste 600, South Bldg, Washington DC 20004-2601
(202) 638-5777; Mark Wolff, CUNA Communications, (202) 508-6765

Federal Deposit Insurance Corporation (FDIC) - www.fdic.gov

The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for up to \$100,000; by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a bank or thrift institution fails. An independent agency of the federal government, the FDIC was created in 1933.

Contact Information: DIVISION OF SUPERVISION AND CONSUMER PROTECTION – BOSTON (Includes Maine, Connecticut, Massachusetts, New Hampshire, Rhode Island and Vermont) - 15 Braintree Hill Office Park, Suite 100, Braintree, MA 02184-8701

AREA DIRECTOR (RISK MANAGEMENT): Daniel E. Frye; (866) 728-9953; (781) 794-5500

Federal Reserve Bank - www.federalreserve.gov

Branch site: www.bos.frb.org

The Federal Reserve, the central bank of the United States, was founded by Congress in 1913 to provide the nation with a safer, more flexible, and more stable monetary and financial system. The Federal Reserve's duties fall into four general areas: (1) conducting the nation's monetary policy; (2) supervising and regulating banking institutions and protecting the credit rights of consumers; (3) maintaining the stability of the financial system; and (4) providing certain financial services to the U.S. government, the public, financial institutions, and foreign official institutions.

Contact Information: Federal Reserve Bank of Boston, 600 Atlantic Avenue, Boston, MA 02106; (617) 973-3000

Consumer Federation of America (CFA) - www.consumerfed.org

CFA is first and foremost an advocacy organization, working to advance pro-consumer policy on a variety of issues before Congress, the White House, federal and state regulatory agencies, and the courts. Its staff works with public officials to promote beneficial policies, to oppose harmful policies, and to ensure a balanced debate on important issues in which consumers have a stake. CFA and CUNA publish an annual Consumer Spending Survey prior to the holidays.

Contact Information: 1424 16TH St., NW, Suite 604, Washington, D.C. 20036; (207) 387-6121