



## The President's Corner

**April is here and hopefully we are headed towards better weather!**

Our sincere thanks to our members for helping us raise funds for the Ending Hunger in Maine Campaign. Due to your generosity, Brewer FCU tied for 24th highest per member donation, out of over 60 credit unions in Maine. The 2009 Maine Credit Unions' Campaign for Ending Hunger, once again, set a record for funds raised for this great cause. 2009's total was \$375,923.93. Brewer FCU will be presenting a check to the Good Shepherd Food Bank, in the amount of \$2,631.92.

On April 20, 2010, Brewer FCU turns 50! Please join us in celebrating 50 years of serving our members. The 50th Annual Meeting of Members and election of officers will be held on Friday, April 23rd, at Jeff's Catering. Social half hour will be from 5:30 to 6:00 P.M., with the meeting and election to begin at 6:00. A light buffet will be served after the meeting. The ticket cost is \$12.00 per person. Tickets will be sold in advance only, at the North Main St. and Dirigo Dr. offices.

During the week of April 26th, we will be celebrating our 50th birthday, so stop by and take part in the celebration!

Members of Brewer FCU are now eligible for special credit union member group discounts on Auto, homeowners, motorcycle, snowmobile, mobile home, renters and recreational vehicle insurance policies offered through many of the top insurance companies who partner with Equinox Financial & Insurance Services, Inc. Equinox deals exclusively with credit union members. Quotes may be obtained online at [www.equinoxagency.com](http://www.equinoxagency.com), over the phone at 800-611-0345, or in person, at our Dirigo Drive office on the following dates: March 18th, May 13th, June 17th, July 15th, August 19th, September 21st, November 18th and December 16th. Beverly MacMillian, Manager of Equinox will be at the Dirigo Drive office on those dates, from 10 A.M. to 3 P.M. to serve our members.

As you may be aware, a new law passed by congress, affects our members' ability to access Member Privilege overdraft protection. Members who wish to continue to access the Member Privilege using ATMs and debit card transactions must opt in, meaning that we must have the form accompanying the article "What You Need To Know about Overdrafts and Overdraft Fees" on the next page, signed by members wishing to continue accessing the funds, rather than having the ATM or debit card transaction denied due to insufficient funds in the account. This form has to be received by the credit union before July 1st in order for the service to continue uninterrupted. Please take a moment to read the form and opt in as soon as possible. The signed form may be dropped off at either of our locations, or may be mailed to us at P.O. Box 189, Brewer, ME. 04412. The form will also be posted on our website.

For those members who use Quicken to download their statements and financial information, we would like to advise you that Intuit, owner of Quicken software, has purchased financial software giant, mint.com. Intuit plans to discontinue Quicken Online sometime between April and June, 2010. Intuit plans to transition all Quicken users over to mint.com, while preserving their historical financial data. Intuit announced that they will continue to support PC and Mac based Quicken desktop for "perhaps" another five years and that within two years the software code between mint.com and Quicken for desktop will be combined.

Intuit will now govern which financial institutions they will integrate based on member requests. Brewer FCU has requested that mint.com add our credit union to their network, but we need our members to request it as well. Please visit their web page at <http://www.mint.com/help/> and use the "Contact us" feature at the bottom of the page. Once you enter your name and email address and select the subject (please support my financial institution), a description box will open and allow you to type a description.

Brewer FCU will be holding the annual yard sale to benefit the Ending Hunger in Maine Campaign. The yard sale will be held Friday, June 4th at our North Main Street parking lot. Please keep us in mind while doing your spring cleaning. Donations for the yard sale will be greatly appreciated. If you have an item that you would like to donate, but cannot deliver it to our office, just call us at 989-7240 to see if we can pick it up for you.

Don't forget to sign up for e-statements! Do away with paper statements and review statements securely, online at your convenience!

Please feel free to contact us if you have any suggestions or ideas.

Sincerely,

**Rick Kaul** – President/CEO

## Brewer FCU Ranks Among Top 25 for Ending Hunger in Maine Campaign 2009

“The 2009 Campaign proved once again that great things happen when people come together for a common cause, truly highlighting the credit union philosophy of ‘people helping people’. Thanks to the generous spirit of Maine’s credit unions, including staff, volunteers, and members, a record-setting \$375,923.93 was raised to help end hunger in Maine. Since 1990, Maine Credit Unions have now raised \$3.5 million for the Maine CUs’ Campaign for Ending Hunger. This impressive amount has all gone directly to hunger organizations in Maine,” says John G. Murphy, President of the Maine Credit Union League.

Brewer Federal Credit Union is proud to announce that we are among the top 25 credit unions in Maine for this fundraising effort. Along with the fundraising, food drives, and bake sales we did all year long, we were honored that we were able to donate \$2,631.92 to the Good Shepherd Food Bank in Brewer.

Just this past year, Good Shepherd Food Bank distributed over 10 million pounds of food. This food is feeding and nourishing over 70,000 of our neediest neighbors each month in every area of Maine, from Kittery to Fort Kent. Every day Good Shepherd solicits, secures, collects and distributes food for more than 600 food pantries, soup kitchens and community programs throughout all 16 counties in Maine. (Statistics from Good Shepherd’s website-www.gsfb.org)



L. to R. – David Defroscia, VP Operations, Brewer FCU, Rick Small, Executive Director of Good Shepherd Food Bank, Rick Kaul, CEO, Brewer FCU

## Holiday Closings

Memorial Day . . . . . Monday, May 31, 2010

Independence Day . . . . . Monday, July 5, 2010  
(Observed)

Labor Day . . . . . Monday, September 6, 2010

## Say “Hello” to SURF Dude, & Say “Goodbye” to ATM Fees!

The surcharge free ATM network that you have come to rely on has a new look! Now, when you see SURF Dude, you know that you’re in the SURF Zone - and that means no ATM fees!



Because Brewer FCU is part of the SURF ATM Network, you can save at least an average of \$300 a year on surcharge fees at over 200 ATM locations throughout Maine, one of the largest ATM networks in the state. With the SURF network, ‘no fees’ means just that—not only will you see no fees at your ATM, there are no hidden fees anywhere else! In addition, a number of SURF ATM locations give thousands of Maine credit union members the ability to not only access cash but to also make deposits, surcharge free.

The SURF ATM Network now includes over 90% of the state’s 67 credit unions, meaning a SURF Zone is never far away!

For a complete listing of the SURF ATM locations in Maine where you can find SURF Dude, visit [www.mainecreditunions.org](http://www.mainecreditunions.org) and click on “Find an ATM”.

## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

**This notice explains our standard overdraft practices.**

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

### What fees will I be charged if Brewer FCU pays my overdraft?

- Under our standard overdraft practices:
- We will charge you a fee of up to \$25 each time we pay an overdraft.

There is no limit on the total fees we can charge you for overdrawing your account.

### What if I want Brewer FCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 207-989-7240, visit [www.brewerfcu.org](http://www.brewerfcu.org), or complete the form below and present it at a branch, or mail it to: Brewer FCU, P.O. Box 189, Brewer, ME. 04412.

I do not want Brewer Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Brewer Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Date: \_\_\_\_\_

## Brewer Federal Credit Union Celebrates 50th Anniversary

The BREWER FEDERAL CREDIT UNION was chartered on April 20, 1960. At the time it was known as the EASTCO Federal Credit Union with the original field of membership of those working for Eastern Fine Paper Mill. The field of membership was expanded to include the residents and persons who work within the city of Brewer, Maine. In April, 1970 the field of membership was expanded again to include residents and persons who live and work in the town of Orrington. In December, 1970, the merger of St. Teresa's Federal Credit Union, which was chartered in September, 1967, was approved and the merger was completed in April 1971.

In October 1983, the field of membership was again expanded to include the towns of Eddington, Holden, Dedham and Clifton. In addition, the Board also approved membership to any relative of a member of the credit union regardless of their residence.

In 1953, Viner Brothers, manufacturers of "Lucerne" leather tops and moccasins, was granted charter to establish the Lucerne Federal Credit Union. In 1983, Wolverine bought out Viner Brothers and in 1986, Wolverine closed the plant. In July, 1986, the Lucerne Federal Credit Union merged with Brewer Federal Credit Union.

Today, we welcome members who live, work, worship, and/or attend school in our charter, and look forward to the future of serving our members with great pride and enthusiasm as we move forward.



## National Credit Union Youth Week

April 18-24, 2010

It's never too late to start saving...but the earlier the better. During National Credit Union Youth Week, we encourage all of our current and future members from the age of 18 and under to open a youth account. The

membership fee of \$5.00 is waived on any youth account opened during this week.

With the economic struggles we have all experienced in the last several years, there is no better time to start an account that will grow with you. Our financial services representatives are eager to talk with you about the benefits of starting an account and help you to build your financial future.

We also added "Googolplex" on our website for our youth as well. It offers three customizable websites for kids K-12 with educational games, stories, and ideas that take them from elementary school through high school

Visit us at either our North Main Street, or Dirigo Drive locations, and "get in the savings game" today.

## Reminder:

April 23, 2010, Brewer Federal Credit Union will hold its Annual meeting at Jeff's Catering in Brewer.

## Brewer FCU Privacy Notice & Disclosure

Brewer Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and to help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic member information from us as we conduct the business of the credit union. These practices are followed by the credit union.

If after reading this notice you have questions, please contact us at 207-989-7240

or write to: Brewer Federal Credit Union  
P.O. Box 189  
Brewer, ME 04412

### Information We Collect About You:

- We collect nonpublic personal information about you from the following sources:
- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide us on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

**Information We Disclose:** We do not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law.

### Disclosure of Information to Parties That Provide Services to Us:

We may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

**Disclosure of Information About Former Members:** If you terminate your membership with Brewer Federal Credit Union, we will not share information we collected about you, except as may be permitted or required by law.

**How We Protect Your Information:** We restrict access to nonpublic personal information about you to persons who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with Federal Regulations to guard your nonpublic personal information.

**What Members Can Do to Help:** Brewer Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account number, plastic card numbers, PINS (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

**Website Information:** Brewer Federal Credit Union collects information on domain names and dates and times of website visits. This information allows us to track website use, measure site traffic, and improve site navigation and information.

This information is never sold, given, or disclosed to third parties.

**E-Mail:** Brewer Federal Credit Union may use feedback information from members to respond to inquiries, comments or suggestions. This information is never sold, given, or disclosed to third parties.

## Office Hours and Locations

77 No. Main St. \* Brewer

229 Dirigo Dr. \* Brewer

## Mailing Address

PO Box 189

Brewer, ME 04412

## Lobby & Drive -Through

Mon. - Wed. 8:00 a.m. - 4:00 p.m.

Thur. - Fri. 8:00 a.m. - 5:00 p.m.

Saturday 9:00 a.m. - 12:00 p.m.

## E-mail Address

info@brewerfcu.org

## Phone & Fax Numbers

Phone (207) 989-7240

77 No. Main St. · Fax: 989-3440

229 Dirigo Dr. · Fax: 989-5985

## Member Audio Response System

Phone - 989-4947

## Our Services

Bill Payer

Business Loans

Club Accounts

Consumer Loans

Copy of Share Draft

Corporate Drafts

Direct Deposit (ACH)

E-Statements

GAP Coverage

Gift Cards

Health Savings Accounts (HSAs)

Individual Retirement Accounts (IRAs)

Member Privilege

Merchant Card Processing

Mobile Banking

Money Markets

Money Orders

Mortgage Loans

Night Deposit

Online Banking

Payroll Deduction

Roth IRA

Route 66 Extended Warranty

Share (Savings) Accounts

Share Certificates

Share Draft (Checking) Accounts

Statement Copy

Stop Payments

Traveler's Cards

U.S. Savings Bonds

Visa® Check Card (Debit)

Visa® Credit Cards

Wire Transfers

For Rates on our Shares, Money Manager, Share Certificates and IRA Share Certificates, please give us a call or go to our website [www.brewerfcu.org](http://www.brewerfcu.org).

## Brewer Federal Credit Union Fee Schedule

Effective 1-1-10

<b>ACCOUNTS</b>	Inactive	12-months inactive (details available)	\$10.00/year
	Membership Fee	For new Membership	\$5.00/one time fee
	Online Access	FLEX Teller (online banking)	NO Charge
	Telephone Access	Audio Response Teller	NO Charge
	Live Teller	During Business Hours	NO Charge
	Reconciliation/Research	Per Hour	\$20.00
	Excess Withdrawals (Savings only)	Over three per month	\$ .50 each
	Bad Address Fee		\$3.00 per month
<b>ATM'S</b>	Brewer Members	Using Brewer FCU's ATM's	NO Charge
	Brewer Members	Using SURF Alliance ATM's in Maine	NO Charge
	Non-Members	Using Brewer FCU's ATM's	\$2.00 per transaction
<b>CHECKS</b>	Corporate Share Draft	Each copy	\$5.00
	Money Order	Each copy	\$1.00
	Temporary Check Printed	For Each Check Various styles	\$. 50 Varies
	<b>COPIES</b>	Statements	Per page
Histories		Per page	\$1.00
Regular Share Draft		Per item	\$5.00
Money Order		Per check	\$5.00
Corporate Share Draft		Per check	\$5.00
General Photocopy		Per Item	\$.25
<b>DEBIT CARDS</b>	New		NO Charge
	Replacement	Each	\$5.00
	PIN	Copy or to change	\$3.00
	Express Issue	For Card & PIN	\$61.00
<b>GIFT CARDS</b>	Visa - New	Each	\$2.95
	Activity Fee	After 6 months (per month)	\$2.95
	Lost/Stolen	Replacement	\$5.00
<b>OVERDRAFTS</b>	Share drafts	Each item	\$25.00
	ACH (Share or draft account)	Each item	\$25.00
	Member Privilege	Each item	\$25.00
	Return Item (Not drawn on Brewer FCU)	Each item	\$15.00
	<b>STOP PAYMENT</b>	Regular Share Draft	Each item
Money Order		For lost or stolen – each	\$25.00
Corporate Share Draft		For lost or stolen – each	\$25.00
ACH		Each item	\$25.00
ACH Revocation Agreement		Stop Recurring Debits	\$35.00
<b>TRANSFERS</b>		Automatic-each	Transfer from shares to checking
	Wire-Outgoing	Domestic	\$15.00
	Wire-Outgoing	Foreign	\$30.00
	Wire-Outgoing	In state CU to CU	\$15.00
	Wire-Incoming		NO Charge
	<b>TRAVEL CARDS</b>	Visa- New	Each
Companion Card		Each	\$3.95
Reload Fee		Each	\$4.95
Inactivity Fee (after 12 months)		Per month	\$2.95
Lost/Stolen		Replacement card	\$5.00
ATM-Domestic access		Each transaction	\$1.50
ATM-Foreign access		Each transaction	\$3.00



This credit union is federally insured by the National Credit Union Administration



We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act