

Membership Agreement and Disclosures



Community Credit Union



Membership Agreement and Disclosures

“You” and “Your” shall mean the member who owns the account at the Credit Union, as well as any other owner on the account.

Your Credit Union. Community Credit Union is unique in the financial world. It is a co-op, owned by you and your fellow members and operated in your common interest. Your credit union is non-profit and exists only to serve you. As a credit union member, you own, operate, and control your credit union through your Board of Directors. You are entitled to elect and be elected to the volunteer Board of Directors, which is composed of your fellow members and manages the credit union based on the needs and wishes of the members. The Board of Directors ratify dividend rates, loan interest rates, and fees, among other things, and also determines credit union policy such as that set forth in this Agreement. In addition, your credit union works cooperatively with Maine’s other credit unions and the Maine Credit Union League, pooling resources for research and development of cost effective services which benefit not only you and your fellow members, but all credit union members in Maine.

General Terms. This Agreement contains the terms and conditions governing your membership in and accounts offered by your Credit Union. By signing your membership card and/or account agreement(s), you accept and agree to be bound by the provisions as set forth in them, this Agreement, the rate and fee disclosures applicable to your account(s) with your credit union, your credit union’s charter and bylaws, and any amendments or changes in terms to any of them. An electronic agreement also binds members to all provisions. The Credit Union reserves the right to change any and all terms and conditions of any of them. You will receive notice of any changes in terms in accordance with all applicable state and federal laws and regulations.

The terms and conditions as set forth in this Agreement are applicable to all types of accounts offered by your credit union. There may be different or more specific terms and conditions which apply to certain accounts. Those different or specific terms are contained in the membership card, share certificate, or other documents evidencing the account. To the extent that those documents contain different terms from, or terms that are not included in, this Agreement, the terms in those documents supersede the terms contained in this Agreement.

Privileges of Credit Union Membership. Being a credit union member carries with it many privileges, including check cashing ability; the ability to open accounts other than ordinary share accounts, such as share draft accounts; to make and receive electronic funds transfers and wire transfers; and to obtain loans and lines of credit. However, it is your credit union’s policy to deny these privileges to members who cause a loss to the credit union for any reason. Therefore, if you cause a loss to your credit union, and thus to your fellow members, you will lose your privileges of credit union membership.

Business/Commercial Members are Prohibited from Engaging in Unlawful Internet Gambling–Unlawful Internet Gambling Enforcement Act: Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in illegal or unlawful Internet gambling.

Account Ownership. You can structure the ownership of your account(s) at your credit union in a variety of ways. Rights and obligations relating to the account will depend on the type of ownership of the account.

1. **Sole Accounts.** If you are the sole owner of an account, only you can make deposits or withdrawals or otherwise have access to the funds in the account. Under Maine law, upon your death, the funds in the account are distributed in accordance with the terms of your will or, if you do not leave a will, the intestacy provisions of the Probate Code.

2. **Joint Accounts.** Any joint owner(s) have an equal right of access to the funds in a joint account and can withdraw all of the funds in the account at any time without permission from or notification to the other joint owner(s). Joint owner(s) also have rights to make address changes to the account. At the death of one joint owner, the funds automatically belong to the surviving joint owner(s). Joint owner(s) do not have to be credit union members.

3. Payable on Death Accounts. Payable on death accounts belong to the person(s) listed as the owner or owners of the account during their lives. On death, the funds automatically belong to the person or persons designated as payable on death beneficiaries. Any person named as a payable on death beneficiary of your regular share account will also be a payable on death beneficiary of all your other accounts at your credit union, except for share draft (checking) accounts and IRAs.

4. Trust Accounts. Depending on membership eligibility, you may hold an account as Trustee for the benefit of another person or persons, or another person or persons may hold an account as Trustee for your benefit. In order to establish a Trust account, membership eligibility requirements must be met in accordance with your credit union's charter or bylaws.

5. Organizational Accounts. The funds in an organizational account are owned by a corporation, trust (including a living trust), partnership, social club, sports team, etc. In order for the organization to be a credit union member, eligibility requirements must be met in accordance with the credit union's charter or bylaws. If the organization does not qualify for membership, it can be a joint owner of the account with an individual member.

6. Inactive/Dormant Accounts. If your account falls below any applicable minimum balance or you have not made any transactions within the period of time specified in the Schedule, we may classify your account(s) as inactive. An account is generally only considered dormant when an applicable state law requires such classification (i.e., dormant or abandoned). Although having no obligation to do so, we reserve the right to not classify a particular account as either inactive or dormant if any owner thereof has other active accounts or services with us. You may be charged fees as set forth in the Schedule for inactivity, which is generally the failure to transact any business on an account for a period of one year. Unless specifically prohibited by applicable law, we may also charge a service fee set forth on the Rate and Fee Schedule for processing your dormant account. This policy also applies to any corporate share drafts or money orders that have become stale dated and not yet reconciled. You authorize us to transfer funds from another account of yours to cover any such fees. Unless prohibited by applicable law, we further reserve the right to transfer your dormant account funds to a general Credit Union account and to suspend any further account statements. If a deposit or withdrawal has not been made on the account and we have had no other sufficient contact with you within the period specified by state law, the account will be presumed to be abandoned. Funds in abandoned accounts will be reported and remitted in accordance with applicable state law. Once funds have been turned over to the state, we have no further liability to you for such funds and if you choose to reclaim such funds, you must apply to the appropriate state agency.

Lien on Shares. A lien will be impressed on all of your credit union shares and share dividends in an amount equal to that which you may owe your credit union because of a loan or any other charges payable by you to your credit union. The lien may be enforced and your funds withdrawn and applied to your debt without further notice to you except where required by law, if you default in paying the amount you owe.

Account Closing. Your regular credit union share account cannot be closed until all amounts you owe your credit union are paid in full and all other accounts that you have with your credit union are closed.

Endorsements. All check/share draft endorsements must be made in the first one and one-half inches of the trailing edge of the back of the check/share draft. The trailing edge is opposite the left side of the face of the check. You will be responsible for any costs incurred by your credit union due to delays in returning checks or share drafts deposited into your account that do not comply with these endorsement standards.

Share Insurance. Funds in your accounts at your credit union are insured up to at least \$250,000 by the National Credit Union Administration (NCUA), an agency of the United States Government. Certain retirement accounts, such as IRAs and Keoghs, are separately insured up to \$250,000. Copies of the NCUA brochure Your Insured Funds are available at all branch offices of the Credit Union.

Governing Law. The rights, duties, obligations and liabilities of you and your credit union in connection with your membership and account(s) are and shall be controlled by Maine and/or federal law as applicable and in effect at the time the rights, duties, obligations, and liabilities arise, other than as specifically set forth in this Agreement, your credit union charter and bylaws, or your specific account documentation.

Substitute Checks. You acknowledge and agree that we may refuse to pay any check, including a substitute check as that term is defined under 12 CFR Part 229.2(aaa), that we have already paid. You also agree to indemnify and hold us harmless from and against any claim for damages or breach of any substitute check warranty which is asserted against us by any third party on account of any check drawn on your account or for which you receive payment.

Regulation J: Funds Transfers

You may desire to initiate a funds transfer using your credit union, and your credit union may receive funds transfers for credit to an account of yours at your credit union, or for further transfer on your behalf. Transfers sent or received by you or on your behalf may go by Fedwire. Regulation J governs Fedwire. In addition to the specific provisions of Regulation J, this part of the Agreement is applicable to all such funds transfers.

1. **Security Procedure.** Your instructions specifying the terms and conditions of funds transfers shall be verified according to your credit union's security procedure. In the event that you decline to accept the security procedure recommended by your credit union, you agree that any security procedure you select is commercially reasonable. You further agree that you shall be bound by any instruction, whether or not authorized, which is issued in your name and accepted by your credit union in compliance with the security procedure.

2. **Inconsistencies in Orders.** You acknowledge and agree that your credit union and the beneficiary's (funds transfer recipient) financial institution in the funds transfer may rely on the number in a payment order that identifies the beneficiary, even if it identifies a person different from the person identified by name in the payment order, if the beneficiary's financial institution does not know of this inconsistency. You also acknowledge that your credit union may rely on a number in a payment order which identifies an intermediary financial institution or beneficiary's financial institution, even if it identifies a financial institution different from the financial institution identified by name in the payment order, if your credit union does not know of the inconsistency. Your credit union has no duty to detect any such inconsistencies.

3. **Notice.** For each funds transfer you receive at your credit union, you will receive notice of the transfer by having the amount received posted to your records or by some other mutually agreeable means. Your credit union is not required to give you a notice of receipt and will not do so. Your credit union will, however, notify you of the receipt of payments in any periodic statements that your credit union provides to you.

4. **Provisional Credit.** Credit given by your credit union to you with respect to a funds transfer is provisional until your credit union receives final settlement for the transfer through a Federal Reserve Bank. If your credit union does not receive such final settlement, you acknowledge and agree that your credit union is entitled to a refund of the amount credited to you or your account(s) in connection with the transfer. In the event that your credit union does not receive final settlement, you agree that your credit union may reverse the entry on its records and adjust your account(s) accordingly. The party making payment to you via such transfer shall not be deemed to have paid you the amount of the credit.

5. **Interest and/or Dividends.** If your credit union is obligated to pay interest or dividends with respect to any funds transfer, the amount payable shall be limited to the dividend rate paid on the account to which a funds transfer is deposited or from which the transfer should have occurred.

6. **Instructions.** Your credit union is not obligated to accept any instruction(s) from you relating to any funds transfer. If your credit union rejects a payment order you issue, you will be notified of the rejection in writing. The notice will be sent via the U.S. Postal Service, postage prepaid, to you at your address as listed in your credit union's records.

Regulation CC: Funds Availability Disclosures

Important information on deposits, holds, and withdrawals

YOUR ABILITY TO WITHDRAW FUNDS. Our policy is such that there may be a delay in the availability of funds that you deposit in your account.

During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

DEFINITIONS

i. **Account.** A transaction account. An account generally includes those from which the accountholder is permitted to make transfers or withdrawals by negotiable instruments, payment order of withdrawal, telephone transfer, electronic payment, or other form of transfer. Account does NOT include a savings account.

ii. **Availability.** For determining the availability of a deposit, every day is a business day, except Saturday, Sundays and federal holidays. If a federal holiday falls on a Sunday, the next day is not a business day. If a member makes a deposit before 5PM on a business day that the Credit Union is open, the Credit Union will consider that day to be the day of deposit. However, if a member makes a deposit after 5PM or on a day the Credit Union is not open, the Credit Union will consider the deposit to have been made on the next business day that the Credit Union is open.

The length of the delay varies depending on the type of deposit as follows:

SAME DAY AVAILABILITY. Cash and Federal government payments made by the automated clearinghouse method, such as Social Security Payments, SSI payments, IRS tax refunds, and federal government salary payments, must be made available on the day the funds are received or, if the funds are not received on a business day, on the next business day. (See 31 CFR Part 210, "Federal Payments through Financial Institutions by the Automated Clearing House Method." Sections 210.2, 210.7.)

NEXT DAY AVAILABILITY. The following funds deposited into a member's account must be available by the next business day:

- Cash deposited in person at a teller station. To qualify for next-day availability, members must deposit funds during Credit Union business hours before the cutoff time for receiving deposits. Presently, the cutoff time is 5PM

- Electronic Payments (e.g., wire transfers, automated clearinghouse credit transfers). These are considered "received" when the Credit Union has received both: i. Payment in finally collected funds, and ii. Payment instructions indicating the account and the amount to be credited.
- U.S. Treasury checks deposited into the payee's account.
- The following types of checks, if deposited in person at a teller station into the payee's account: i. U.S. Postal Money Orders. ii. Federal Reserve Bank Checks/Federal Home Loan Bank checks. iii. State and local government checks, if the Credit Union is located in the same state as the government entity that issued the check. iv. Cashiers, certified, or teller's checks.
- "On Us" checks, i.e., checks drawn on the Credit Union.

OTHER CHECK DEPOSITS. Funds from other deposits will not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, will be made available on the first business day.

"SPECIFIC EXCEPTION" HOLDS. The following situations create a "specific exception" to the funds availability rules:

- Large Deposits. A member's aggregate deposit in one day exceed \$5,525. (The exception applies to the amount over \$5,525. The Credit Union may apply this exception to the aggregate deposits to all accounts held by the member, without regard to joint accountholders.)
- Re-deposited Checks. A check that has been returned unpaid and re-deposited, unless the reason the check was returned was because it was missing an endorsement or was postdated. \$225 of the deposit does not have to be made available on the next business day. The business day the check is re-deposited is considered to be the day of deposit.
- Repeated Overdrafts. Within the last six months, a member's account has been overdrawn multiple times.
- Reasonable Cause to Doubt Collectability. The Credit Union has reasonable cause to believe the check is uncollectible, such as a stale or postdated check, evidence of check kiting, or a notice dishonor from the payor financial institution.
- Emergency Conditions, such as telecommunication or computer breakdowns, war, or some other emergency condition beyond the Credit Union's control. A hold will be placed on the funds for a reasonable time after the emergency has passed.

If the exception applies, the Credit Union will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the 7th business after the day of your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

NEW ACCOUNTS. Special rules apply for new accounts (sole account with the Credit Union less than 30 days old, provided none of the members on the account have other transaction accounts at the Credit Union that have been opened for at least 30 days).

- Cash deposits and wire transfers are subject to the next-day availability requirements.
- The first \$5,525 of deposits of U.S. Treasury checks must be made available on the next business day. Any amount over \$5,525 into a new account may be held until the 9th business day.
- The first \$5,525 of an in-person deposit of checks drawn on Federal Reserve Banks and Federal Home Loan Banks, state and local government checks, cashier's checks, certified checks, teller's checks, and, for the purposes of the new account exception only, traveler's checks, must be made available on the next business day. The first \$5,525 of such deposits not made in person must be made available on the second business day. The remainder may be held until the 9th business day.
- An availability schedule does not apply to other checks, including the requirement for the first \$225 of a day's deposit to be made available for withdrawal.

WE, COMMUNITY CREDIT UNION, MAY REVIEW CHECKS ON A CASE BY CASE BASIS BUT AT NO TIME WILL EXCEED THE ABOVE POLICY.

If you have a dispute with your financial institution regarding your deposit account, contact the financial institution consumer complaint representative or department and attempt to resolve the problem directly with the financial institution. If the financial institution fails to resolve the problem, write a letter detailing the problem and resolution you are seeking to: Bureau of Financial Institutions, State House Station 36, Augusta Maine 04333. The Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.

Share Draft Agreement with Limited Overdraft Transfer Clause

You and any other joint owner agree that:

- by signing the appropriate account documentation as provided by your credit union, you authorize your credit union to establish a special share account for you to be known as a "share draft" or checking account. Your credit union is authorized to

pay share drafts or checks, signed by you or any other joint owner of the account and to charge the payments against the share draft account;

(b) the credit union is under no obligation to pay a share draft which exceeds the balance in the share draft account; the credit union may, however, up to a maximum of six (6) times per calendar month, pay such a share draft and charge the amount of resulting overdraft plus a service charge against any other share account from which the person who signed the share draft is entitled to withdraw shares; the credit union is under no obligation to pay a share draft on which the date is more than six months old;

(c) transactions may not be processed in the order in which they occur. The order in which transactions are received and processed may impact the total amount of fees incurred by the member;

(d) except for negligence, the credit union is not liable for any action it takes regarding the payment or non-payment of a share draft;

(e) notwithstanding Paragraph (d) above, the credit union is not liable for any loss incurred or damage sustained due to the premature payment of a post-dated share draft;

(f) any objection respecting any item shown on a monthly statement of the share draft account shall be waived unless made in writing to the credit union on or before the twentieth day following the day the statement is mailed;

(g) all non-cash payments received on shares in the share draft account will be credited subject to final payment;

(h) the share draft account shall be subject to service charges and fees in accordance with the rate and fee schedules adopted by the credit union from time to time; and

(i) the use of the share draft account is subject to such other terms, conditions and requirements as the credit union may establish from time to time;

(j) this agreement is subject to the additional terms and conditions of any joint share account agreement that applies to a share account in the names of the joint owners of this share draft account; or, if there is no such agreement, this agreement is subject to the additional terms and conditions printed below.

Additional Terms and Conditions (Joint Share Draft Account Agreement)

The credit union is hereby authorized to recognize any of the signatures on the share draft account documentation referenced above in the payment of funds or the transaction of any business for the Share Draft account. The joint owners of the account hereby agree with each other and with the Credit Union that all sums now paid in on shares, or previously or subsequently paid in on shares by any or all of the joint owners to their credit as joint owners, with all accumulations thereon, are and shall be owned by them jointly, with right of survivorship and be subject to the withdrawal or receipt of any of them, and payment to any of them or the survivor or survivors shall be valid and discharge the Credit Union from any liability for such payment.

Any or all of the joint owners may pledge all or any part of the shares in the account as collateral security for a loan or loans.

The right or authority of the credit union under this agreement may not be changed or terminated by the owners, or any of them, except by written notice to and consent of the credit union, which shall not affect transactions made prior to such notice and consent.

*Note: These Additional Terms and Conditions apply only if there is no joint share account agreement that applies to a share account in the names of the persons whose signatures are subscribed on the share draft account documentation.

Consumer Liability for Electronic Funds Transfers

Tell us at once if you believe your check card or PIN has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within 2 business days after you learn of the loss or theft of your card or PIN, you can lose no more than \$50 if someone used your card or PIN without your permission.

If you do NOT tell us within 2 business days after you learn of the loss or theft of your card or PIN, and we can prove we could have stopped someone from using your card or PIN without your permission if you had told us, you could lose as much as \$500.

Also, if your statement shows transfers that you did not make, including those made by card, PIN, or other means, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

Contact in the Event of Unauthorized Transfer. If you believe your card or PIN has been lost or stolen, call 207-783-2096, or write to Community Credit Union, 144 Pine Street, Lewiston, ME 04240. You should also call the number or write to the address above if you believe a transfer has been made using the information from your check without your permission.

Electronic Funds Transfers Agreement (EFT)

Initial Disclosure (No Access Device)

This agreement covers EFTs made to or from your account without the use of a check card or PIN.

1. Merchants and other payees may be authorized to electronically debit your share draft or checking account using information you provide on or with a share draft or check. These debits are electronic funds transfers subject to this agreement.

Electronic Check Conversion (ECK). You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to: (i) pay for purchases or (ii) pay bills.

2. Here are some of the types of EFTs available to you: Deposit of Employer payroll, Deposit of Government payments and Pre-Authorized Debits. In addition, merchants and other payees may electronically debit your share draft or checking account using information you provide on or with a share draft or check. This may include transfers initiated electronically. These debits are EFTs subject to this agreement.

3. For a Share, Savings, or other accounts in which transfer limitations apply, no more than six (6) preauthorized, automatic, telephone, check, draft, or debit card transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations, your account may be subject to a fee or be closed.

4. There are no charges for EFTs or the right to make EFTs. However, a fee will be assessed for each EFT returned to the originator due to insufficient funds, account closure, etc. Refer to our Rate and Fee Schedule for current fees.

5. The business days of the credit union are Monday–Friday. EFTs, in most cases, will be posted to your account by the open of the normal business day. The following holidays are not business days: New Year’s Day, Martin Luther King, Jr. Day, Presidents’ Day, Memorial Day, Independence Day, Labor Day, Indigenous People’s Day, Veterans’ Day, Thanksgiving Day, and Christmas Day.

6. Here is a summary of your right to receive documentation of EFTs:

Periodic Statement: You will receive a quarterly account statement on share accounts. You will receive a monthly account statement on share accounts if any EFT or an Audit Committee audit occurs during that month. You will receive a monthly account statement of share draft accounts.

Notice of Credits: If you have arranged to have EFT deposits made to your account, you can call us at 207-783-2096 to find out whether or not the deposit has been made. You can also check your account for EFT deposits via Online Banking, Mobile Banking and L.A. Connection (Teller-Phone).

7. Here is a summary of your right to stop payment and the procedure for doing so: If you have told us in advance to make regular payments out of your account, you may stop any of these. Simply call 207-783-2096, request through Home Banking or write to Community Credit Union, 144 Pine Street, Lewiston, ME 04240 in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we will request that you sign a form here at the credit union which must be done within (3) business days after you call. You will be charged for each stop payment order given. Refer to the Rate and Fee Schedule for current fees.

8. Here is a summary of our liability to you for failure to make or stop certain transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer.
- If the transfer would go over the credit limit on your overdraft line.
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- If we have reason to believe that transactions involving your account may be unauthorized, fraudulent, illegal, or otherwise improper.

9. Here are the circumstances under which we will disclose information to third parties about your account or the transfers you make:

- When necessary for completing transfers.
- In order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant.
- In order to comply with government agency or court orders.
- If you give us written permission.
- Where permitted under applicable law.

10. Error Resolution: This Section Applies to Consumer Accounts – Telephone or write us AS SOON AS YOU CAN if you think your statement or receipt is wrong, or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than sixty (60) days after we send you the FIRST statement on which the problem or error appeared. Provide the following information:

- a. Your name and account number.
- b. Describe the error or the transfer you are unsure about, and a clear explanation of why you believe it is an error, or why you need more information.
- c. The dollar amount of the suspected error.

If you tell us orally, we may require that you send your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. For new accounts, Point-of-Sale, or international transactions, we may take up to ninety (90) days to investigate your complaint or question. If we decide to do this, we

will credit your account within ten (10) business days (five (5) business days for Visa Debit Card purchases) for the amount you think is in error, so you will have the use of the money during the time it takes to complete our investigation. For new accounts, we may take up to twenty (20) days to credit your account for the amount you think is in error. If we ask you to put your complaint or question in writing and do not receive it within ten (10) business days, we may not credit your account.

We will tell you the results within three (3) business days after we finish our investigation if we decide that there was no error. We will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

ACH Funds Transfers

This section addresses Non-Consumer Accounts only.

You may desire to receive an electronic transfer of funds into your account. Such transfers may be transmitted through the Automated Clearing House (ACH) System. Your rights and responsibilities will be governed by Maine law, including Article 4A of the Uniform Commercial Code. Credit given by your credit union with respect to these transfers is provisional until the credit union receives final settlement through a Federal Reserve Bank or otherwise has received payment. If your credit union does not receive payment for a transfer, then the credit union is entitled to a refund from you in the amount credited to you on a provisional basis, and the originator of the transfer will not be considered to have paid the amount of the entry to your account. Your credit union is not obligated by ACH rules to provide you with notice any time that it has received a transfer and made an entry to your account unless the credit union has otherwise agreed to do so.

Fair and Accurate Credit Transactions Act Notice

We may report information about your account to credit bureaus. Late or missed payments, or other defaults, may be reflected in your credit report.

If you have a dispute with Community Credit Union regarding your deposit or share account, you may contact us at (207) 783-2096 and attempt to resolve the problem directly. If we fail to resolve the problem, communicate the problem and the resolution you are seeking to: Maine Bureau of Financial Institutions, Consumer Outreach Program, 36 State House Station, Augusta ME 04333-0036 To file a complaint electronically, you may contact the Maine Bureau of Financial Institutions at: <https://www.maine.gov/pfr/financialinstitutions/complaint/htm> The Maine Bureau of Financial Institutions will acknowledge receipt of your complaint promptly and investigate your claim. You will be informed of the results of the investigation.



Community Credit Union

Serving all of Androscoggin County

Branches in Auburn, Lewiston and Turner
207-783-2096 · Fax 207-783-2093
www.communitycreditunion.com



Federally Insured by NCUA