



Member FAQ

Q: What is changing?

A: Community Credit Union will be transitioning away from its full-service branch at 144 Pine Street as part of a broader effort to modernize how we serve members and support long-term operational sustainability. The full-service branch will transition to two drive-up Interactive Teller Machines located at 132 Pine Street (where our ATMs are currently located), which allows members to complete transactions in a manner similar to a traditional teller interaction during service hours. In addition, a new downtown retail branch location will open in the Dewitt Development located at 40 Pine Street. We are projecting the timing of the opening of this branch to be early 2027.

Q: Why is this change happening?

A: This decision was made after careful consideration and reflects a combination of factors, including ongoing safety considerations in the downtown area, how our members' needs and service preferences are evolving, and our long-term planning for sustainability and operational effectiveness. Together, these factors led us to transition to a service model that allows us to continue serving our members in a way that is both effective and sustainable.

Q: Are you leaving Lewiston?

A: No, we are not leaving Lewiston. We remain deeply committed to this community and to continuing to serve our members and neighbors here in meaningful ways. Our location at 144 Pine Street will transition from full-service to solely upgraded drive-up services with Interactive Teller Machines (ITMs) at 132 Pine Street. Our commitment to serving Lewiston also includes a continued presence in the downtown through a new retail location in the Dewitt Development.

Q: Are you leaving the downtown?

A: No, we are not leaving the downtown. We remain deeply committed to this community and to continuing to serve our members and neighbors here in meaningful ways. Our location at 144 Pine Street will transition from full-service to solely upgraded drive-up services with Interactive Teller Machines (ITMs) at 132 Pine Street. We will also have continued presence in the downtown through a new retail location in the Dewitt Development, across from Kennedy Park.

Q: What will happen to the 144 Pine Street building after your transition is complete?

A: Once all of the phases of this transition are complete the building at 144 Pine Street will no longer house our employees or operations but the Credit Union will continue to own and maintain it. At that time, our Board will likely choose to put it up for sale.



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Q: How will I access my accounts and services?

A: You will continue to have access to your accounts and services through several convenient options, including:

- Upgraded drive-up services with Interactive Teller Machines (ITMs) located at 132 Pine Street, 40 Stanley Street in Auburn, and 1025 Auburn Road in Turner
- Other nearby full-service branch locations, located at 40 Stanley Street in Auburn, 1025 Auburn Road in Turner and a future downtown retail branch in the Dewitt Development located at 40 Pine Street
- Digital banking services
- Shared branching services throughout Maine and nationwide

We are committed to ensuring members continue to have convenient, reliable access to the services they need throughout this transition and beyond.

Q: What is an ITM?

A: An Interactive Teller Machine (ITM) combines the convenience of an ATM with the added support of a live teller available during service hours through secure video technology. ITMs allow members to complete many everyday banking transactions while also having the option to speak directly via video chat with a Community Credit Union representative for assistance when needed.

Through an ITM, members can:

- Make deposits and withdrawals
- Cash checks
- Transfer funds between accounts
- Make loan payments
- Speak with a live representative during service hours

ITMs are designed to provide a secure, convenient, and more flexible banking experience while continuing to offer the personalized support members expect from Community Credit Union.

Q: Will I still be able to speak with someone in person?

A: Yes. Members will continue to have access to in-person support at our Auburn location at 40 Stanley Street and our Turner location at 1025 Auburn Road, as well as at our future downtown branch in the Dewitt Development located at 40 Pine Street. In addition, our upgraded drive-up Interactive Teller Machines (ITMs) at 132 Pine Street in Lewiston, 40 Stanley Street in Auburn, and 1025 Auburn Road in Turner will allow members to speak directly through secure video technology with a live Community Credit Union representative during service hours for assistance with many everyday banking needs. We remain committed to providing personal, accessible service and helping members choose the service options that work best for them.



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Q: When will the branch transition from full-service to drive-up ITM?

A: The 144 Pine Street branch will transition to a drive-up ITM as soon as our new retail branch in the Dewitt Development opens. We anticipate this to occur in early 2027. We will continue to provide updates and reminders leading up to that date.

Q: Will the new downtown branch offer the same services?

A: The future downtown branch will continue to provide in-person member support and everyday banking services, while also reflecting a more modern and flexible service model designed to meet evolving member needs.

Q: Will my accounts or services change?

A: No. Your accounts, services, and account numbers will remain the same.

Q: What if I need help during this transition?

A: Our team is here to support you throughout this transition. We are happy to answer questions, help you understand new service options, assist with digital banking tools, and guide you through any changes related to your accounts or banking experience.

Members can continue to reach us by phone, online, or at any of our branch locations, and we will continue providing updates and resources as the transition moves forward.

Q: Who can I contact with questions?

A: If you have questions or need support during this transition, our team is here to help. You can:

- Visit any of our branch locations
- Call us at 207-783-2096
- Visit us online at www.communitycreditunion.com

We recognize this is a significant change, and we are committed to keeping you informed, supported, and connected to services that are secure, accessible, and responsive to your needs both now and in the future.

Q: Are there still safety considerations related to the ITM location or any your other locations?

A: The safety of our employees and members remains a priority in all of our operations. The ITM drive-up will be remotely staffed by CCU with support from an outside security contractor. As part of this transition, we will continue to evaluate how each location is utilized and ensure that any necessary staff activity is planned and supported appropriately.



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For the most up to date information, please scan this QR code to go online to www.communitycreditunion.com

