

IMPORTANT NOTICE TO MEMBERS

PRIVACY NOTICE

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.ucumaine.com/wp-content/uploads/2017/02/Privacy-Policy.pdf> or we will mail you a free copy upon request if you call us at 800.696.8628.

BOARD OF DIRECTORS ELECTION

The Elections Committee has verified the membership qualifications of the following individuals: Carolyn Cheney, Dr. Richard Borgman, and Tonya Pickering. Since the number of seats vacated is equal to the number of candidates, distribution of ballots will be eliminated.

Carolyn Cheney graduated from Westbrook Junior College and retired from the University of Maine at Presque Isle as Director of Human Resources for 36 years. Carolyn volunteers for many organizations, including the Central Aroostook Humane Society. She currently serves as a Director on UCU's Board.

Dr. Richard Borgman is Emeritus Professor of Finance at the University of Maine. He has a PhD in Finance from the University of Florida, and his 24 publications have centered on financial institutions, asset management, and the financial crisis. He currently serves as a Director on UCU's Board and on UCU's Audit Committee.

Tonya Pickering graduated with two degrees from Eastern Maine Community College and a Bachelor of Science in Health Sciences from Southern New Hampshire University; she is currently employed by Northern Light Health. She has 26 years of experience in management, sales, marketing, and community relations. She currently serves as Director and Secretary on UCU's Board and on UCU's Audit Committee.

ANNUAL MEETING

University Credit Union's Annual Meeting will be held at 5:00 p.m. on Wednesday, February 26, 2025 at UCU, 15 Main St, Orono, ME 04473. To register to attend virtually please visit: <https://mbr411.com/htcqs>

2025 HOLIDAY CLOSURES

UCU will be closed on the following holidays in 2025: New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Patriot's Day, Memorial Day, Juneteenth National Independence Day, Independence Day, Labor Day, Indigenous Peoples' Day, Veterans Day, Thanksgiving Day and Christmas Day.

UCU ANNUAL FINANCIAL AUDIT

As a financial institution, we are required to have an independent financial statement audit on an annual basis. As part of this audit, our auditor asks that you review your statements as of December 31, 2024, and contact them if the balance on your deposit or loan account is not correct. Our auditor, Albin, Randall & Bennett, may be contacted at: PO Box 445, Portland, ME 04112 or 207.772.1981. If the statement is correct, no reply is necessary. Please note that this is a routine financial statement audit of University Credit Union only, and is not an audit of any individual member of the credit union.

UPDATE CONTACT INFORMATION

Please take the time to review your address, phone and email information online with UCU, and make any necessary changes. Thank you for your attention to this as we begin to send year-end forms and documents.

IMPORTANT NOTICE TO MEMBERS CONTINUED ON BACK OF PAGE

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MEMBERSHIP AGREEMENT INCLUDING FEE SCHEDULE

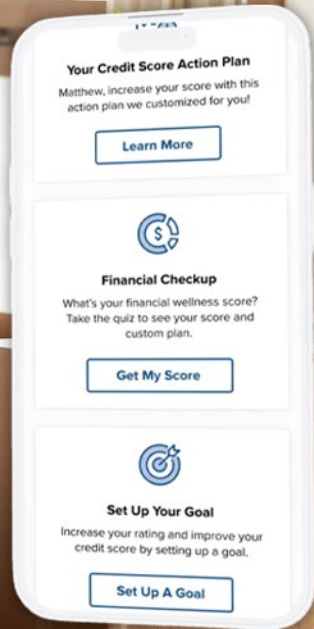
UCU's full membership agreement is available upon request by calling 800.696.8628. The following section is new and now effective within the membership agreement:

TERMINATION OR CURTAILMENT OF YOUR MEMBERSHIP RIGHTS AT THE CREDIT UNION

Membership at our Credit Union is a privilege granted to you by fellow members under state or federal law. You may end your membership with the Credit Union at any time by providing us with written notice of your desire to end your membership or in person at one of our branch locations. You understand that ending your membership does not release you of your responsibilities, obligations or liabilities to us under this agreement. A member may be subject to expulsion from the credit union for any of the following reasons: 1) Has not carried out member's engagement with the credit union; 2) Has been convicted of a criminal offense; 3) Neglects or refuses to comply with the membership agreement provisions of the credit union; 4) Has deceived the credit union or a committee of the credit union with regard to the use of borrowed money; 5) Has substantially and repeatedly violated the official policies of the credit union; 6) Has demonstrated dangerous, threatening or abusive behavior in such a way as to disrupt the operations of the credit union; 7) Has been convicted of fraud, attempted fraud, conspiracy to commit fraud or other illegal conduct in relation to the credit union, including illegal conduct in which an employee of the credit union was conducting business on behalf of the credit union. Management will inform an expelled member of the ground(s) for the expulsion, and the expelled member may appeal the expulsion to the Board of Directors. A decision by the board regarding an expulsion is final. All member limitation of service or expulsions shall be reported to the Board of Directors at the next regularly scheduled meeting.

SavvyMoney Financial Checkup

Take the quiz,
and get your
personalized plan.



How to Access SavvyMoney

1. Sign in to UCU Digital Banking
2. Enroll in SavvyMoney, a complimentary financial tool from UCU
3. Once you are signed in, click the 'Credit Score/Loan Rates' menu option to start accessing your credit score and more!



As the new year approaches, use the Financial Checkup Tool to ensure your financial fitness is on track. Take the quiz to get your score and a plan that is catered to your exact credit strengths and needs!

Check Your Credit Score

View Your Credit Report

Monitor Your Progress

[Learn More](#)

ucumaine.com/SavvyMoney
800.696.8628 • Insured by NCUA

Find UCU in the App Store or
Google Play Store

