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HOLIDAY CLOSINGS

- May 28 – Memorial Day
- July 4 – Independence Day
- September 3 – Labor Day
- October 8 – Columbus Day
- November 12 – Veteran's Day
- November 22 – Thanksgiving Day

Reminder

You can access your account online 24 hours a day at **acadiafcu.org** or with our AcadiaGo app.

Download today:



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- ST. FRANCIS**
- ST. AGATHA**
- ASHLAND**
- BANGOR**
- BREWER**

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PRESIDENT'S Message

Dear Member,

Wow—what a year we've had! As most of you know, we completed a merger with Eastern Maine Medical Center FCU on November 1, 2017. This merger allows us



to expand and diversify into a market that will give us significant opportunities for growth. I'm also pleased that three former EMMC FCU directors and one Supervisory Committee member have agreed to join our existing board and committee. They are a vital part of our governance structure as we continue our mission of serving you, our member and owner.

I'm also very excited about the redesign of our new website. It offers a friendlier user experience, helping members easily find what they're looking for. Check it out for yourself and see what our new website has to offer at acadiafcu.org.

In closing, I would like to thank you, our loyal member, for your continued trust and business as we move forward in serving you with new products, updated facilities, and new locations to come. Please be on the lookout for updates as we prepare to announce a new full-service branch location in the Bangor area! I also want to send out a great big "thank you" to our entire staff who not only help make daily operations flow, but also made the merger process a success!

As always, please feel free to contact me with any questions or concerns you may have.

Best wishes to all!

David Desjardins
President / CEO
d-desjardins@acadiafcu.org

Happily Serving the Greater Bangor Area

November 1 marked the successful completion of the merger between Eastern Maine Medical Center Federal Credit Union and Acadia Federal Credit Union. Since that date, the combined financial institution has been operating as Acadia FCU, under the leadership of President/CEO David Desjardins, Vice President Luis Sanclemente, and a combined board of directors.

Since the merger, greater Bangor-area residents may have noticed that signage has been changed across all branches, and members are using their Acadia debit cards and checks. We have also been working diligently to streamline our services and get the Bangor-area branch processes and procedures in-line with the rest of the institution, since credit unions do not all use the same back-end software. Part of this process includes continued training, so we have enjoyed having different Bangor-area staff members work in the northern branches, and vice-versa.



- Photo courtesy of Josh O'Donnell / Bangor Daily News

Acadia FCU staff member Erica Albert stands beside former CEO of EMMC FCU, Jim Pelletier, and former EMMC FCU / current Acadia FCU staff members Kim Baker, Sue York, and Kelly Babcock; and Acadia FCU Vice President, Luis Sanclemente, at the 849 Stillwater Ave. branch on merger day.



- Acadia FCU file photo

Former EMMC FCU staff member, Sally Landry, is pictured with new Acadia FCU co-workers Charles Pelletier, Erica Albert, Sheila Ouellette, and Lisa Michaud, at the EMMC branch at 417 State St., Ste. 140, on merger day.

"We have definitely been learning a lot from each other, as we both have a great deal of experience to draw from," said marketing manager Alison Voisine. "Getting to know our new co-workers and building great, new friendships has been a fun process."

"Knowing that things don't always go as planned, I was pleasantly surprised by how smooth the transition was," said President/CEO David Desjardins. "It is satisfying to hear the positive member comments, post-merger."

Bangor-area staff have also noted many positive changes since the merger. "The home banking and AcadiaGO mobile app has improved our services greatly," said Robin Case,

teller at the EMMC branch. "Members frequently tell us how user-friendly they find our mobile and online technology, with some members using them for the first time."

Emily Pedersen, a teller at our Stillwater branch, has also embraced the changes. "Employees and members were nervous about the merger," she said. "But with higher interest rates on savings, user-friendly online banking, commercial loans and in-house mortgages, members are appreciative. The merger has been positive, making a great impact on the community."

Despite fear of the unknown and some general feelings of uncertainty prior to the merger, Acadia is thankful that members and employees patiently worked through the transition. "I am in awe of how much was accomplished by the staff of both credit unions," said Vice President Luis Sanclemente. "The members are great, having embraced the merger wholeheartedly."

Acadis FCU now serves Aroostook, Piscataquis, and Penobscot counties. Three members of EMMC FCU's Board of Directors and one Supervisory Committee member joined Acadia's existing board and committee. The finalization of the merger with EMMC FCU resulted in a financial institution with eight branches, nearly 15,000 members, and over \$208 million in assets.

How can we help you?

For regular account questions, you can call us and just about any staff member can help you out. For assistance with more specific matters, here is a quick reference guide for you. A complete listing of our staff can be found on our website.



David Desjardins
President/CEO



Luis Sanclemente
Vice President



Alison Voisine
Marketing Manager



Erica Albert
Accounting Manager



Michele Martin
Loan Manager



Brian Stoliker
Commercial
Loan Manager



Jessica Walker
Card Coordinator



Jim Pelletier
Director of
Business Development

Three Staffers Retire

The last few months saw the retirement of three Acadia staff members with nearly 60 years of combined service to the credit union. As pictured below, loan officer Mary Ann Boucher retired with close to 31 years of service; head teller Linda Bechard retired with 17.5 years; and head teller Pierrette Boucher moved on to her next chapter with just under 10 years of service. We are incredibly thankful for their loyal service and wish them the very best in their retirement.



Bangor-area Members: We're Ready to Serve You!



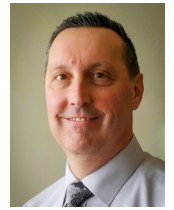
Kelly Babcock
kbabcock@acadiafcu.org
207-945-3632 x.610



Sue York
syork@acadiafcu.org
207-945-3632 x.606



Sally Landry
slandry@acadiafcu.org
207-659-7874 x.625



Jim Pelletier
jpelletier@acadiafcu.org
207-945-3632 x.600

With our newly-expanded service area, former and new members in the greater Bangor area may be wondering who to reach out to for their financial needs.

Member Services—If you would like to open a new account or sign up for additional services, unlock your existing debit card or get a new one, are locked out of online banking, or have any general inquiries beyond the typical day-to-day services, please call member service representative, **Kelly Babcock**, at our Stillwater branch.

Consumer Lending—Are you looking to buy a vehicle, home, or need a personal loan to consolidate debt or fund a specific purchase? If so, **Sue York** at our Stillwater branch and **Sally Landry** at our EMMC branch will happily assist you with your needs.

Business Lending—Small and large businesses alike can turn to Acadia FCU for all commercial lending needs. Whether you are looking to purchase a new business, enhance your existing business with new equipment or upgrades, or just need some operating capital, **Jim Pelletier** can help make it happen.



Acadia staff across most branches got into the 'Ugly Christmas Sweater' spirit to help raise funds for the Maine Credit Unions' Campaign for Ending Hunger.

Working to End Hunger in Local Communities

Since 1990, Maine credit unions have worked together to raise over \$8 million, with 100% of all funds raised going directly to the cause of ending hunger in our local communities.

Acadia FCU staff work hard all year to help Maine's hungry and food-insecure. In 2017, our dedicated employees and loyal members raised **\$29,719**—which includes \$2,325 in grants awarded for our #5 placement in the state! We will distribute these funds to area food pantries and hunger organizations at our annual meeting on Sunday, June 24.

Fundraisers are ongoing with the sales of locally-made maple moose pops and fresh popcorn every-other Friday, at participating branches. Throughout the month of May, we will sell tickets for a few different raffle items, including a raised garden, built and donated by Reno Voisine of Frenchville, a firepit, and a three-piece patio set. We will have a 50/50 raffle at our annual meeting, will sell tickets in November for our ever-popular "Daily Cash Raffle," then wrap up the year with our "Ugly Christmas Sweater" event on December 21.

We have our members to thank for their generosity and willingness to support our efforts to raise money for the campaign, along with our staff for their hard work and dedication to the cause. Because of them, we are able to help our less fortunate neighbors, right here in our very own communities.



Acadia FCU's IT Specialist, Charles "Chaz" Pelletier and Marketing Manager, Alison Voisine, stand beside a large-screen display of the new Acadia FCU website homepage. The new website design and development project was spearheaded by Voisine, who worked in collaboration with Pelletier and BloomCU, a design agency based in Utah.

New Website Spotlights Acadia's Culture of Caring

With the aid of BloomCU, Acadia Federal Credit Union recently launched a new website design (acadiafcu.org). The site was built around the credit union philosophy of "people helping people" and offers innovative additions, with an emphasis on Acadia's culture of caring and the commitment of their staff to serving their members and community.

When BloomCU first agreed to build the website for Acadia, they embarked on a detailed brand discovery journey. Acadia's dedication and caring stood out to them. "Our greatest strength is our staff," said Alison Voisine, Acadia's Marketing Manager. "We are relationship-builders, forward-thinkers, smile-makers, and dream-believers who come to work each day with a specific mission to positively impact our members."

Once you land on Acadia's new home page, the personal touch is immediately clear. The page shows a quote from Acadia Vice President Luis Sanclemente, who said, "Acadia's goal is to help members no longer need to borrow money." The home page also shows Acadia's community outreach efforts by featuring relevant blog posts.

The updated website design is easier to navigate, and the homepage features a real-time search bar that enables users to find answers fast, because suggested pages and FAQs appear as you type. Furthermore, BloomCU conducted card sorting and usability studies to restructure the site's organization, which resulted in simple menus with slick icons.

One essential part of the new site is the updated staff page, which includes every member of Acadia's staff, reflecting their belief that the employees of Acadia are the credit union's greatest strength. The site's imagery continues this people-centered trend: many of the images throughout the site are real photographs of Acadia's staff and members, which demonstrates Acadia's authenticity.

"Working with Acadia FCU to design a new website was an absolute pleasure, which says a lot about the culture of their credit union," said Derik Krauss, Director of BloomCU.

The project was spearheaded by Voisine, who worked in collaboration with Acadia FCU's IT Specialist, Charles Pelletier.

Acadia FCU Offers Three \$2,000 Scholarships

As a credit union invested in our communities and neighbors, Acadia FCU understands the financial pressure families feel when it comes to earning a college degree. In an effort to help out, Acadia is offering three (3) \$2,000 scholarships to graduating Maine seniors who plan to attend college.

The Acadia FCU College Scholarship is available to current Maine high school seniors who: (1) attend an Aroostook, Piscataquis, or Penobscot County high school; (2) plan to enroll in a two- or four-year college or university; and (3) are an active Acadia FCU member or whose parent(s)/guardian(s) is/are active member(s).

We believe in the value of education and are proud to invest in our future by offering financial support, so if you meet the scholarship criteria, please apply before the **May 18 deadline**. You may visit our website and complete the online application or contact us and we can send an application directly to you.

Attention former EMMC FCU Members

Please remember to use the Acadia FCU routing number (211287748) for all your automatic payments. We have noticed some monthly payments that are still attempting to process with the old routing info. If you are unsure how to change your routing info with vendors, please call us and one of our friendly member service reps will be happy to help! Along these same lines, there are also a few members who are still using their old EMMC FCU checks. Please destroy your remaining checks and begin using the Acadia FCU checks that were sent last fall. If you did not receive Acadia FCU checks, please contact us to receive your complimentary box.

Save the Date!

Our annual meeting is scheduled for 11 a.m. on Sunday, June 24 at the Lions Pavilion in Fort Kent's Riverside Park. A member picnic will immediately follow, which will include free burgers and hot dogs, and lots of family-friendly fun. There will be face painting, a bouncy house, Shiner clowns, and daytime fireworks. Plus, Monty Moose will be hanging around and there will be freebies, cash prizes, and a beautiful grand prize. This event is rain or shine, because all activities can be moved inside the Pavilion if it rains. We sure hope to see you there!



Members have a chance to win this three-piece bistro set, just for attending our annual meeting!

Don't Fall Prey

Most people trust that the information they see on their caller ID is accurate. Unfortunately, scammers use caller ID spoofing services and other tools to display familiar names and numbers on Caller ID, in an effort to lure victims into picking up the phone. Remember to never place full trust in caller ID information. Acadia FCU will NEVER ask for your PIN, full credit card number, expiration date, passwords, account numbers, or full Social Security number over the phone. **When in doubt, don't give it out!**