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Henry Ford once said, “Coming together is a beginning, staying together is progress, and working together is success.” Ford wasn’t a credit union pioneer, but his words are reflective of our movement. Cooperative principles have guided credit unions since their inception and continue to be a driving force in how we operate today.

Fifty years ago, several Maine credit unions joined with the League to create Synergent. The company was designed to help credit unions achieve better outcomes for their members. Since Synergent’s inception, our industry has grown and evolved. We’ve experienced transformational change.

Focused on Synergent alone, think of the progress we have driven because we stayed together – the SURF ATM surcharge free network, online banking, and digital payments are just a few examples. Broaden this out to the League, and we add statewide awareness, ending hunger, and the ongoing modernization of laws and regulations. Yet through it all, one thing has remained the same – we continue to work collaboratively to strengthen the credit union system and improve the financial lives of our members.

Our mission and our ability to come together has always been important, but our strength and unity took on even greater meaning when the pandemic arrived. No one could have anticipated how much our landscape would change, virtually overnight. Across Maine, throughout New England, and around the country, credit unions closed their lobbies to protect their members, volunteers, and employees. In-person interactions with members largely moved to online banking. The League and Synergent transitioned to remote work and provided credit unions much-needed support to help many branches “go virtual.” Social distancing became our new normal, and yet, despite being physically apart, we remained closely aligned. While it wasn’t “business as usual,” we never stopped – not even for a second – working together to support our communities and provide our members with safe and reliable banking services.

The sudden societal changes also caused us to rapidly alter our public messaging. Soon after the pandemic hit, we paused the “Own It” Statewide Awareness campaign and replaced it with the message “Maine Credit Unions Are Here For You.” We did this because we needed to reassure our members, neighbors – even our own employees – that their local credit union is a financial institution they can rely on during challenging times. Credit unions across Maine picked up this new messaging, using it in member communications and via social media.

Perhaps we would not have been as effective in our response to the pandemic if our history had been different. But innovation, collaboration, and creativity have always been key ingredients in our network’s success – especially in Maine.

*Continued on page 2*
But our collective commitment to make a difference was more than just our words; it was in our actions. While the League, Synergent, and Maine’s credit unions have always worked hard to deliver timely and meaningful financial solutions to individuals and families across the state, our efforts were, and continue to be, needed more than ever!

Our dedication to our members and their communities was evidenced by the incredible results of our Campaign for Ending Hunger. In the early days of the pandemic, with unemployment rising and employees around Maine being furloughed, food pantries throughout the state experienced an unprecedented spike in the need for hunger relief. Traditional fundraising, however, was becoming increasingly difficult. Recognizing this need, in June 2020 the League coordinated a month-long credit union fundraising initiative, the Campaign for Ending Hunger $100,000 Challenge to support Good Shepherd Food Bank’s COVID-19 response and community food pantries. Synergent kick-started the effort with a $100,000 pledge, and together we raised over $230,000 in just 30 days.

But this was only the beginning. In a very challenging fundraising year, Maine’s credit unions contributed a record-shattering $960,021 to fight hunger in Maine, bringing our total contribution to over $10.4 million since the beginning of the Campaign in 1990.

From placing an emphasis on 24-hour, safe access to accounts through online and mobile banking, to making available critical resources like Paycheck Protection Program loans, loan deferments, and financial guidance, to raising nearly a million dollars to combat hunger, together we are helping Mainers navigate the pandemic. But hard work still lies before us, and we will play an important role in shaping our state’s recovery.

We encountered unprecedented challenges, stress, and disruption in 2020, and yet we have a lot to celebrate. Our movement overcame great adversity this past year, serving as a beacon of hope for our members, communities, and state, and for each other. We should take pride in that and in significant milestones like Synergent’s upcoming 50th anniversary. All our achievements happened because we are so deeply rooted in ingenuity, collaboration, and compassion.

While we don’t know exactly what the next 50 years holds, we can assume technology will advance, member needs will evolve, and banking will continue to change. One thing is certain, however, if we continue to work together, the sky is the limit on what we can accomplish.

Respectfully submitted,

Joann Bisson
Board Chairwoman

Todd Mason
President/CEO
We extend a special recognition to our sponsors for their financial support. This significant funding is applied to all aspects of convention planning and enables us to provide a high-quality event for Maine credit unions. Please share your appreciation with these valued business partners.

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Todd Mason .................................................... Staff Liaison
Ellen Parent .................................................. Staff Liaison
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### Synergent Technology Services

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### Statewide Awareness

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<td>Timothy Brooks</td>
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[Back to Top]
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<th>Loans as of 12/31/20</th>
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**TOTALS** | **$9,958,014,321** | **$6,559,840,989** | **$8,809,053,148** | **726,684** |

**12/20 Statistics** | **$9,958,014,321** | **$6,559,840,989** | **8,809,053,148** | **726,684** |

Difference 12/19 to 12/20 | **$1,429,703,598** | **$262,892,683** | **$1,488,517,323** | **9,844** |

% increase | **16.8%** | **4.2%** | **20.3%** | **1.4%** |

*Growth rates are calculated using all Maine credit unions in existence. Prior year data includes institutions that are no longer active.*
Congratulations on 100 years of service to your members.
Alex Ferguson Chapter
- Blue Cross/Blue Shield of Maine Employees Federal Credit Union
- Casco Federal Credit Union
- Coast Line Credit Union
- cPort Credit Union
- Cumberland County Federal Credit Union
- Evergreen Credit Union
- Infinity Federal Credit Union
- Maine Media Federal Credit Union
- Maine Solutions Federal Credit Union
- Town & Country Federal Credit Union
- TruChoice Federal Credit Union

Aroostook Chapter
- Acadia Federal Credit Union
- NorState Federal Credit Union
- The County Federal Credit Union

Bangor Chapter
- Bangor Federal Credit Union
- Brewer Federal Credit Union
- Changing Seasons Federal Credit Union
- Downeast Credit Union
- Maine Savings Federal Credit Union
- Seaboard Federal Credit Union
- University Credit Union

Jeannette G. Morin Chapter
- Atlantic Federal Credit Union
- Five County Credit Union
- Lisbon Community Federal Credit Union
- Midcoast Federal Credit Union

Kennebec Valley Chapter
- Capital Area Federal Credit Union
- Connected Credit Union
- Franklin-Somerset Federal Credit Union
- Gardiner Federal Credit Union
- KSW Federal Credit Union
- KV Federal Credit Union
- Maine Harvest Federal Credit Union
- Maine Highlands Federal Credit Union
- Maine State Credit Union
- New Dimensions Federal Credit Union
- Sebasticook Valley Federal Credit Union
- Trademark Federal Credit Union
- Winthrop Area Federal Credit Union

Norm Nolette Chapter
- Central Maine Federal Credit Union
- Community Credit Union
- Dirigo Federal Credit Union
- Great Falls Federal Credit Union
- Lewiston Municipal Federal Credit Union
- Maine Family Federal Credit Union
- Monmouth Federal Credit Union
- Otis Federal Credit Union
- Oxford Federal Credit Union
- Sabattus Regional Credit Union

Northern Penobscot Chapter
- Eastmill Federal Credit Union
- Katahdin Federal Credit Union
- Lincoln Maine Federal Credit Union

York County Chapter
- PeoplesChoice Credit Union
- Saco Valley Credit Union

Associate Member
- Northeast Credit Union
Acadia Federal Credit Union
David Desjardins, CEO
ddesjardins@acadiafcu.org
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907 Main Street · St. Francis, ME 04774
398-3421 · Fax 398-2803
315 Main Street · St. Agatha, ME 04772
543-7383 · Fax 543-7811
131 Main Street · Ashland, ME 04732
435-3434 · Fax 435-3400
849 Stillwater Avenue · Bangor, ME 04401
945-3632 · Fax 945-0793
417 State Street, Suite 140 · Bangor, ME 04401
659-7874 · Fax 973-7134
43 Whiting Hill Road · Brewer, ME 04412
659-7871 · Fax 973-5191
713 Broadway · Bangor, ME 04401
992-0101 · Fax 992-4049

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Freeport, ME 04032
865-2830 · Fax 618-8250
3 Union Park Road · P.O. Box 327
Topsham, ME 04086
319-1399 · Fax 618-8245
327 Main Street · P.O. Box 278
Cumberland, ME 04021
489-3039 · Fax 618-8375
870 Main Street · Sanford, ME 04073
490-5060 · Fax 245-1732
1516 Main Street · Sanford, ME 04073
324-7511 · Fax 245-1761
477 Main Street · Saco, ME 04072
282-2962 · Fax 517-2161
387 US Route One · York, ME 03909
351-1021 · Fax 517-2189

Atlantic Federal Credit Union continued
Mailhot Plaza · 75 Boulder Way · Biddeford, ME 04005
571-3500 · Fax 517-2177

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www.bangorfederal.com
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10 Venture Way · P.O. Box 1161 · Bangor, ME 04402-1161
947-0374 · Fax 262-3800
6 Dirigo Drive · P.O. Box 362 · Brewer, ME 04412
947-0374 · Fax 989-0521

B/C & B/S of ME Employees Federal Credit Union
Susan Thurlow, CEO
sthurlow@bluecrosscu.com
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822-8500 · Fax 822-7603
www.bluecrosscu.com

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David DeFroscia, CEO
da@brewerfcu.org
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www.brewerfcu.org
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989-7240 · Fax 989-3440
229 Dirigo Drive · Brewer, ME 04412
989-7240 · Fax 989-5985

Capital Area Federal Credit Union
Diana Winkley, CCUE, CEO
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James Stone, CEO
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839-5588 · Fax 839-5413
www.cascofcu.com
Branch:
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839-5588 · Fax 839-3971
Central Maine Federal Credit Union
Vicki Stuart, CEO
vstuart1@centralmainecu.com
1000 Lisbon Street · P.O. Box 1746
Lewiston, ME 04241-1746
783-1475 · Fax 777-1914
www.centralmainecu.com
Branch:
836 Center Street · Auburn, ME 04210
783-1475 · Fax 440-2100

Changing Seasons Federal Credit Union
Robert Picard, CEO
rob@changingseasonsfcu.com
115 Mecaw Road · Hampden, ME 04444
945.6264 · Fax 517.6850
www.changingseasonsfcu.com

Coast Line Credit Union
Matthew Griffiths, CEO
mgriffiths@coastlinecu.com
333 Cottage Road · S. Portland, ME 04106-3919
799-7245 · Fax 799-9329
www.coastlinecu.com

Community Credit Union
Jennifer Hogan, CEO
jenh@communitycreditunion.com
144 Pine Street · Lewiston, ME 04240
783-2096 · Fax 783-2093
www.communitycreditunion.com
Branches:
40 Stanley Street · Auburn, ME 04210
783-2096 · Fax 783-2093
1025 Auburn Road, Route 4 · Turner, ME 04282
783-2096 · Fax 783-2093

Connected Credit Union
Richard Lachance, CEO / Cathy Bond, President
rlachance@connectedcreditunion.org
cbond@connectedcreditunion.org
85 Civic Center Drive · P.O. Box 1096
Augusta, ME 04330
623-3857 · Fax 622-7258
www.connectedcreditunion.org
Branches:
12 Monument Street · Winslow, ME 04901
872-2636 · Fax 873-7003
CATC · 40 Pierce Drive · Augusta, ME 04330
430-0788

cPort Credit Union
Eugene Ardito, CEO
eardito@cportcu.org
50 Riverside Industrial Parkway
P.O. Box 777 · Portland, ME 04103
878-6200 · Fax 878-6211
www.cportcu.org
Branches:
399 Western Avenue · Augusta, ME 04330
623-1001 · Fax 623-3639
313 U.S. Route 1 · Scarborough, ME 04074
883-2448 · Fax 883-0332
285 Forest Avenue · Portland, ME 04101
200-2300 · Fax 200-2304
35 Middle Street · Portland, ME 04101
305-0020 · Fax 358-1500

Cumberland County Federal Credit Union
Scott Harriman, CEO
sharriman@myccfcu.com
101 Gray Road · Falmouth, ME 04105
878-3441 · Fax 878-5327
www.myccfcu.com
Branches:
Vocational Drive, WRVC · Westbrook, ME 04092
854-9850 · Fax 854-9844
808 Roosevelt Trail · Windham, ME 04062
892-3359 · Fax 892-4109
1345 Washington Avenue · Portland, ME 04103
797-6492 · Fax 797-7470
43 Lewiston Road · Gray, ME 04039
657-4777 · Fax 657-6352
808 US Route 1 · Yarmouth, ME 04096
846-5076 · Fax 846-4964

Dirigo Federal Credit Union
Mark Samson, CEO
MarkS@dirigofcu.com
391 Main Street · P.O. Box 741
Lewiston, ME 04243-0741
784-5435 · Fax 786-0495
www.dirigofcu.com
Branches:
20 Washington Street · Auburn, ME 04210
783-0351 · Fax 786-0523
1 Lewiston Street · Mechanic Falls, ME 04256
346-3001 · Fax 346-3012
172 Pine Street · So. Paris, ME 04281
743-5410 · Fax 743-9331
### Downeast Credit Union

**Joe Moses, CEO**  
jmoses@downeastcu.com  
23 Third Avenue · P.O. Box 130 · Baileyville, ME 04694  
427-3333 · Fax 512-1537  
www.downeastcu.com  

**Branches:**  
- 211 Main Street · P.O. Box 189 · Machias, ME 04654  
  255-0172 · Fax 512-1537  
- 92 Lincolnville Avenue · Belfast, ME 04915  
  338-0043 · Fax 512-1537  
- 58 School Street · P.O. Box 760 · Unity, ME 04988  
  948-2060 · Fax 512-1537  
- 24 Springer Drive · Suite 111 · Bangor, ME 04401  
  990-5444 · Fax 512-1537  
- 254 North Street · Calais, ME 04619  
  454-8940 · Fax 512-1537  
- 94 Main Street · P.O. Box 477 · Topsham, ME 04086  
  373-1674 · Fax 512-1537  
- 151 Main Street · P.O. Box 115 · Richmond, ME 04357  
  737-4037 · Fax 512-1537

### Eastmill Federal Credit Union

**Daniel Byron, CEO**  
dbyron@eastmillfcu.org  
60 Main Street · East Millinocket, ME 04430  
746-3428 · Fax 746-5881  
www.eastmillfcu.org  

**Branch:**  
- 4 Church Street · P.O. Box 481  
  Patten, ME 04765  
  528-6222 · Fax 528-6224

### Evergreen Credit Union

**Jason Lindstrom, CEO**  
jlindstrom@egcu.org  
225 Riverside Street · P.O. Box 1038  
Portland, ME 04103-1038  
221-5000 · Fax 221-5017  
www.egcu.org  

**Branches:**  
- 785 Roosevelt Trail · Windham, ME 04062  
  221-5000 · Fax 892-4058  
- 838 Roosevelt Trail · Naples, ME 04055  
  221-5000 · Fax 693-4178  
- 799 Broadway · S. Portland, ME 04106  
  221-5000 · Fax 799-0183

### Five County Credit Union

**Julie Marquis, CEO**  
jumarquis@fivecounty.com  
765 Washington Street · P.O. Box 598 · Bath, ME 04530  
800-750-0959 · Fax 443-8177  
www.fivecounty.com  

**Branches:**  
- 100 Mount Auburn Avenue *(inside Walmart)*  
  Auburn, ME 04210  
  800-750-0959 · Fax 330-4003  
- 201 Civic Center Drive *(inside Walmart)*  
  Augusta, ME 04330  
  800-750-0959 · Fax 620-7104  
- 9 Main Street · Bowdoinham, ME 04008  
  800-750-0959  
- 171 Bath Road · Brunswick, ME 04011  
  800-750-0959 · Fax 330-4002  
- 35 Ash Street · Lewiston, ME 04240  
  800-750-0959 · Fax 699-2154  
- 218 Lisbon Street · Lisbon, ME 04250  
  800-750-0959 · Fax 330-4000  
- 30 Landing Road *(inside Walmart)*  
  North Windham, ME 04062  
  800-750-0959 · Fax 892-1297  
- 19 Commercial Street · Portland, ME 04101  
  800-750-0959 · Fax 774-1667  
- 710 Main Street · Rockland, ME 04841  
  800-750-0959 · Fax 596-7627  
- 500 Gallery Boulevard *(inside Walmart)*  
  Scarborough, ME 04074  
  800-750-0959 · Fax 396-6405  
- 60 Fairgrounds Market Place *(inside Walmart)*  
  Skowhegan, ME 04976  
  800-750-0959  
- 3 Hamilton Court · Route 196 Bypass  
  Topsham, ME 04086  
  800-750-0959 · Fax 721-8555  
- 80 Waterville Commons Drive *(inside Walmart)*  
  Waterville, ME 04901  
  800-750-0959 · Fax 680-2209  
- 219 US Route One  
  Yarmouth, ME 04096  
  800-750-0959 · Fax 386-5503
Franklin-Somerset Federal Credit Union  
Bev Knapp, CEO  
bknapp@f-sfcu.com  
26 Leavitt Street · Skowhegan, ME 04976  
1-877-952-5800 · Fax 474-0709  
www.f-sfcu.com  
Branches:  
114 East Madison Road · Madison, ME 04950  
1-877-952-5800 · Fax 474-0028  
476 Main Street · Kingfield, ME 04947  
265-4027 · Fax 265-4028  
20 Main Street · Madison, ME 04950  
696-3691 · Fax 696-8147  
485 Wilton Road · Farmington, ME 04938  
778-4452 · Fax 778-4986  
104 Main Street · Stratton, ME 04982  
612-5455

Gardiner Federal Credit Union  
Vicki Larrabee, CEO  
vlarrabee@gardinerfcu.org  
420 Brunswick Avenue · Gardiner, ME 04345  
582-2676 · Fax 582-3108  
www.gardinerfcu.org

Great Falls Federal Credit Union  
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nancy@greatfallsfcu.com  
34 Bates Street · Lewiston, ME 04240  
782-7192 · Fax 782-5501  
www.greatfallsfcu.com  
Branch:  
760 Minot Avenue · Auburn, ME 04210  
753-0500

Infinity Federal Credit Union  
Elizabeth Hayes, CEO  
ehayes@infinityfcu.com  
202 Larrabee Road · Westbrook, ME 04092  
P.O. Box 9742 · Portland, ME 04104-5060  
854-6000 · Fax 854-6054  
www.infinityfcu.com  
Branches:  
29 Baxter Boulevard · Portland, ME 04101  
854-6000 · Fax 347-2228  
193 Broad Street, Suite 1 · Bangor, ME 04401  
854-6000 · Fax 945-4857  
1298 Alfred Road · Arundel, ME 04046  
854-6000 · Fax 282-4927  
35 Plaza Drive · Scarborough, ME 04074  
854-6000 · Fax 289-3125

Katahdin Federal Credit Union  
Tina Jamo, CEO  
tjamo@katahdinfcu.org  
1000 Central Street · Millinocket, ME 04462  
723-9718 · Fax 723-8426  
www.katahdinfcu.org  
Branch:  
1068 Crystal Road, P.O. Box 330  
Island Falls, ME 04747  
463-3661 · Fax 463-3763

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Deserée Gilman, CEO  
desereeg@kswfcu.org  
222 College Avenue · Waterville, ME 04901  
872-5602 · Fax 872-5776  
www.kswfcu.org  
Branch:  
135 Waldo Avenue · Belfast, ME 04915-6909  
338-5160 · Fax 338-6129

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Christine Devine, CEO  
cdevine@kvfcu.org  
316 West River Road · Augusta, ME 04330  
623-5171 · Fax 626-2853  
www.kvfcu.org  
Branches:  
35 Oak Street · Oakland, ME 04963  
465-4423 · Fax 465-9456  
299 Main Street · Waterville, ME 04901  
877-9474 · Fax 877-6615

Lewiston Municipal Federal Credit Union  
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www.lewistoncu.com

Lincoln Maine Federal Credit Union  
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cris@lincolnmainefcu.com  
171 West Broadway · P.O. Box 220 · Lincoln, ME 04457  
794-8623 · Fax 794-8187  
www.lincolnmainefcu.com
CREDIT UNION LISTINGS

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g.roy@lisboncu.org
325 Lisbon Street · P.O. Box 878
Lisbon, ME 04250-0878
353-4144 · Fax 353-7615
www.lisboncu.org
Branch:
802 Sabattus Street · Lewiston, ME 04240
333-3214 · Fax 333-3215

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rcaron@mainefamilyfcu.com
555 Sabattus Street · Lewiston, ME 04240
1-800-783-2071 · Fax 786-8765
www.mainefamilyfcu.com
Branch:
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Scott Budde, CEO
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69 School Street · PO Box 249 · Unity, ME 04988
207-707-8200
www.maineharvestfcu.coop

Maine Highlands Federal Credit Union
Rhonda Taylor, CCUE, CEO
rtaylor@mhfcu.com
73 Main Street · P.O. Box 233 · Dexter, ME 04930
924-5544 · Fax 924-7527
www.mhfcu.com
Branches:
23 Hudson Avenue · P.O. Box 697 · Guilford, ME 04443
876-4041 · Fax 876-3701
955 West Main Street · P.O. Box 507
Dover-Foxcroft, ME 04426
564-8644 · Fax 564-3920
393 Pritham Avenue · Greenville Junction, ME 04442
695-0316 · Fax 695-8939
194 Main Road · P.O. Box 716 · Brownville, ME 04414
965-8377 · Fax 965-8477
216 Main Street · P.O. Box 335 · Canaan, ME 04924
474-3544 · Fax 474-3545

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jenny@mainemedia.com
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www.mainemedia.com

Maine Savings Federal Credit Union
John Reed, CEO / Vanessa Madore, President
jreed@mainessavings.com
vmadore@mainessavings.com
101 Western Avenue · P.O. Box 347
Hampden, ME 04444
862-6500 · Fax 862-6502
www.mainessavings.com
Branches:
868 Hammond Street · Bangor, ME 04401
800-273-6700 · Fax 992-2696
671 Broadway · Bangor, ME 04401
800-273-6700 · Fax 992-2782
25 Resort Way
Ellsworth, ME 04605
800-273-6700 · Fax 667-1263
122 Park Street · P.O. Box 447
Milo, ME 04463
800-273-6700 · Fax 943-7301
500 Main Street · P.O. Box 247
Corinth, ME 04427
800-273-6700 · Fax 285-3363
Jackson Laboratory · 600 Main Street
Bar Harbor, ME 04609
800-273-6700 · Fax 288-2024
912 Main Street · P.O. Box 189
N. Vassalboro, ME 04962
800-273-6700 · Fax 873-0106
Twin City Plaza, 278 State Street
Brewer, ME 04412
800-273-6700 · Fax 989-4469
1002 Stillwater Avenue · Old Town, ME 04468
800-273-6700
883 Forest Avenue · Portland, ME 04103
800-273-6700

Maine Solutions Federal Credit Union
Diana Garcia, CEO
dgarcia@mesolutionsfcu.org
209B Western Avenue
South Portland, ME 04106
775-8371 · Fax 761-6235
www.mesolutionsfcu.org
Maine State Credit Union
Tucker Cole, CEO
tcole@mainestatecu.org
200 Capitol Street · P.O. Box 5659
Augusta, ME 04330
623-1851 · Fax 620-8485
www.mainestatecu.org
Branches:
162 Hospital Street · Marquardt Building
Augusta, ME 04330
621-6060 · Fax 621-6072
81 Grove Street · Waterville, ME 04901
873-5159 · Fax 873-5150

Midcoast Federal Credit Union
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joeg@midcoastfcu.me
186 Lower Main Street · Freeport, ME 04032
865-4443 · Fax 865-0876
www.midcoastfcu.me
Branches:
831 Middle Street · Bath, ME 04530
443-5531 · Fax 443-5438
6 Station Avenue · Brunswick, ME 04011
729-8737 · Fax 729-8738
41 U.S. Route 1 · Edgecomb, ME 04556
882-7919 · Fax 882-7834
209 New County Road, U.S. Route 1
Thomaston, ME 04861
594-7775 · Fax 594-7773

Monmouth Federal Credit Union
Catherina Blais, CEO
cblais@monmouthfcu.com
1176 Main Street · Monmouth, ME 04259
933-2667 · Fax 933-3261
www.monmouthfcu.com

New Dimensions Federal Credit Union
Ryan Poulin, CEO
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94 Silver Street · Waterville, ME 04901
872-2771 · Fax 861-8097
www.newdimensionsfcu.com
Branches:
72 Cony Street · Augusta, ME 04330
430-0779 · Fax 430-4447
316 Benton Avenue · Winslow, ME 04901
872-7909 · Fax 872-7815
245 Madison Avenue · Skowhegan, ME 04976
474-2254 · Fax 474-0696

NorState Federal Credit Union
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swhitehead@norstatefcu.org
78 Fox Street · Madawaska, ME 04756
728-7555 · Fax 728-6731
www.norstatefcu.org
Branches:
3333 Aroostook Road · P.O. Box 367
Eagle Lake, ME 04739
444-4545 · Fax 444-4540
23 Station Street · P.O. Box 523 · Ashland, ME 04732
435-2176 · Fax 435-2177
156 Main Street · Van Buren, ME 04785
868-5484 · Fax 868-2860
164 Market Street · Fort Kent, ME 04743
834-3232 · Fax 834-2625
738 Main Street · Presque Isle, ME 04769
762-3811 · Fax 762-3816

Otis Federal Credit Union
Kim Turner, CEO
Kimt@otisfcu.coop
170 Main Street · P.O. Box 27 · Jay, ME 04239
897-0900 · Fax 897-3927
www.otisfcu.coop

Oxford Federal Credit Union
Matt Kaubris, CEO
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225 River Road
Mexico, ME 04257-0252
369-9976
Fax 364-8962
www.ofcu.org
Branch:
54 Fair Street · Norway, ME 04268
743-2638 · Fax 743-7138
PeoplesChoice Credit Union
Luke Labbe, CEO
llabbe@peopleschoicecreditunion.com
23 Industrial Park Road · Saco, ME 04072
282-4156 · Fax 282-1735
www.peopleschoicecreditunion.com
Branches:
369 Elm Street · Biddeford, ME 04005
284-8483 · Fax 282-8647
39 Country Club Road · Sanford, ME 04073
490-2000 · Fax 490-2058
774 Post Road, Route 1 · Wells, ME 04090
646-2597 · Fax 646-3498

Sabattus Regional Credit Union
Tiffiny Stewart, CEO
tiffiny@srcu4u.com
2 Middle Road · P.O. Box 250 · Sabattus, ME 04280
375-6538 · Fax 375-8933
www.srcu4u.com

Saco Valley Credit Union
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kpartridge@sacovalley.org
312 Main Street · P.O. Box 740 · Saco, ME 04072
282-6169 · Fax 282-1601
www.sacovalley.org
Branches:
500 Main Street · Saco, ME 04072
286-3638 · Fax 282-3126
860 Main Street · P.O. Box 358 · Waterboro, ME 04087
247-6000 · Fax 247-2805

Seaboard Federal Credit Union
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177 Main Street · P.O. Box G · Bucksport, ME 04416
469-6341 · Fax 469-2866
www.seaboardfcu.com
Branches:
200 Main Street · P.O. Box 115 · Ellsworth, ME 04605
667-8285 · Fax 667-6848
2410 Route 2 · P.O. Box 6359 · Hermon, ME 04402
848-9995 · Fax 848-3555

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jlemieux@svfcume.com
505 Somerset Avenue · P.O. Box 10
Pittsfield, ME 04967
487-5576 · Fax 487-3129
www.svfcume.com
Branch:
87 Moosehead Trail · P.O. Box 145
Newport, ME 04953
368-4940 · Fax 368-4751

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www.countyfcu.org
Branches:
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472-5710 · Fax 472-1140
247 North Street · Houlton, ME 04730
532-7325 · Fax 532-7658
1 Benjamin Street · Mars Hill ME 04734
825-4004
776 Main Street · Presque Isle, ME 04769
768-5051 · Fax 764-5267
466 Main Street · Bangor, ME 04401
941-6373 · Fax 941-0979
16 Coffin Street · Howland, ME 04448
732-5607 · Fax 732-5605
205 Main Street · Old Town, ME 04468
827-3165 · Fax 827-6674
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South Portland, ME 04116-9420
773-5656 · Fax 772-3624
www.tcfcu.com
Branches:
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  883-7751 · Fax 883-8939
  170 Ocean Street · South Portland, ME 04106
  767-7419 · Fax 767-5799
  3 Auburn Street · Portland, ME 04103
  878-0352 · Fax 878-0391
  426 Forest Avenue · Portland, ME 04101
  347-2386 · Fax 347-2381
  52 Elm Street · Saco, ME 04072
  284-8541 · Fax 284-8777

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883-3630 · Fax 883-8629
www.trademarkfcu.org
Branches:
  44 Edison Drive · P.O. Box 1056
  Augusta, ME 04332-1056
  800-696-1146 · Fax 512-3827
  340 Main Street · South Portland, ME 04106
  800-696-1146

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772-0808 · Fax 772-8683
www.trufcu.com
Branches:
  779 Narragansett Trail · Buxton, ME 04093
  772-0808 · Fax 772-8683
  6 Barra Road · Biddeford, ME 04005
  772-0808 · Fax 772-8683

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  Orono, ME 04469-5779
  889-8500 · Fax 889-8508
  391 Forest Avenue · Portland, ME 04101-2001
  772-1906 · Fax 772-1852
  977 Union Street · Bangor, ME 04401-3011
  992-2900 · Fax 992-2405
  154 High Street · Farmington, ME 04938-1930
  778-4011 · Fax 778-3144
  181 Main Street · P.O. Box 443
University of Maine at Presque Isle
Presque Isle, ME 04769
768-9624 · Fax 768-9781
  32 Campus Avenue · Brooke Student Center
University of Southern Maine
Gorham, ME 04038
553-9259 · Fax 553-9266
  5748 Memorial Union · University of Maine
  Orono, ME 04469
  889-8500 · Fax 889-8232

Winthrop Area Federal Credit Union
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94 Highland Avenue · P.O. Box 55
Winthrop, ME 04364
377-2124 · Fax 377-2767
www.winthropcreditunion.org
2020 Dora Maxwell Social Responsibility Recognition Award Winners

• First Place, Maine
  Community Credit Union
  Infinity Federal Credit Union

• Second Place, Maine
  Central Maine Federal Credit Union

• Honorable Mention, Maine
  Maine Highlands Federal Credit Union

2020 Louise Herring Award for Philosophy in Action Winners

• First Place, Maine
  Community Credit Union
  Five County Credit Union

• Second Place, Maine
  Central Maine Federal Credit Union
  Infinity Federal Credit Union

• Honorable Mention, National
  Community Credit Union

2020 Desjardins Financial Education Award Winners

• First Place, Maine Adult Education
  Community Credit Union

• First Place, Maine Youth Education
  Community Credit Union

• Second Place, Maine Youth Education
  Central Maine Federal Credit Union

• First Place, National League Education
  Maine Credit Union League

• Honorable Mention, National Youth Education
  Community Credit Union
Each year since 1973, the Maine Credit Union League has recognized outstanding credit union leaders in various categories. Three of these awards carry the names of outstanding credit union pioneers from Maine. Listed here is an Honor Roll that should never be forgotten.

**Alexander Ferguson Award**
Outstanding Credit Union Volunteer

1973 Clyde Cushman, Maine Media FCU  
1974 William Dow, Portland Maine City Employees FCU  
1975 Conrad Poulin, Ste. Marie FCU  
1976 Amedee Gobeil, Auburn FCU  
1977 Joseph Theriault, Winslow Community FCU  
1978 Raymond Brown, NorState FCU  
1979 Alfred Albert, Atlantic Regional FCU  
1980 Raymond Lemay, Maine Family FCU  
1981 Rene A. Moreau, Westbrook Community FCU  
1982 Florent “Paul” Letourneau, Notre Dame (Waterville) FCU  
1983 Adolf C. Leclair, St. Mary’s - St. Matthew’s FCU  
1985 Joseph P. Parteneau, St. Andre’s FCU  
1986 Boyd R. Estabrook, Bowdoinham FCU  
1987 Joseph A. Poirier, Oxford FCU  
1988 John N. Morrison, Knox County FCU  
1989 Addison H. Furrow, Lincoln FCU  
1990 Gus Cote, Taconnet FCU  
1991 Robert Tarbox, Saco Valley CU  
1992 Donald Sorey, Seaboard FCU  
1993 Bernice Jarvis, Eastmill FCU  
1994 Evelyn Desmond, Five County CU  
1995 J. Heleodore Brilliant, Atlantic Regional FCU  
1996 Harold and Charlotte Mason, Cumberland County Teachers FCU  
1997 Harold Grant, Maine Savings FCU  
1998 Francis LeBlanc, Penobscot County FCU  
1999 Jean Gilpatrick, Coast Line CU  
2000 Richard Gribbin, Maine State ECU  
2001 Nelson Jandreau, LaVallée FCU  
2002 Bernard Pagurko, Midcoast FCU  
2003 Leon Laffely, Atlantic Regional FCU  
2004 Richard Bilodeau, Maine Highlands FCU  
2005 Roberta Manning, Saco Valley CU  
2006 Robert Curtis, Bowdoinham FCU  
2007 Robert Crowder II, cPort CU  
2008 Robert L. Leathers, Eastmill FCU  
2009 Robert Walker, Monmouth FCU  
2010 Hugh Keene, Community CU  
2011 Robert Brewer, Five County CU  
2012 Donn Goodwin, Brewer FCU  
2013 Chanel Coulombe, Atlantic Regional FCU  
2014 Raymond Gagnon, PeoplesChoice CU  
2015 Marc Doyon, TruChoice CU  
2016 John Doe, Eastmill FCU  
2017 David Leclerc, Atlantic FCU  
2018 Theresa Coffin, Katahdin FCU  
2019 Mason Pottle, Downeast CU  
2020 Linda Dulac, Maine Highlands FCU
## Jeannette G. Morin Award
### Outstanding Credit Union Employee

<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>Credit Union</th>
</tr>
</thead>
<tbody>
<tr>
<td>1973</td>
<td>Joseph Schatz</td>
<td>Government ECU of Maine</td>
</tr>
<tr>
<td>1974</td>
<td>Barbara Haynes</td>
<td>Greater Waterville Area FCU</td>
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<tr>
<td>1975</td>
<td>Patrick St. Peter</td>
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<td>Yolande O'Brien</td>
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<td>Harold Violette</td>
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<td>1982</td>
<td>Gilda M. Dennis</td>
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<td>1983</td>
<td>Lorraine M. Bouchard</td>
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<td>1985</td>
<td>Leia T. Brown</td>
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<td>1986</td>
<td>Virginia Konan</td>
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<td>Jeannine M. Messier</td>
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<td>1991</td>
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<td>Jean Moulton</td>
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<td>1993</td>
<td>Noella L’Heureux</td>
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<td>1994</td>
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<td>1996</td>
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<td>2000</td>
<td>Cindy McBrady</td>
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<td>2001</td>
<td>Joan Rock</td>
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<td>2002</td>
<td>Elaine Jandreau</td>
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<td>Donna Theberge</td>
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<td>Mary Jo Freeman</td>
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<td>2005</td>
<td>Pauline Madore</td>
<td>KV FCU</td>
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<td>2006</td>
<td>Betty Chabot</td>
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<td>2007</td>
<td>Arlene Beaulieu</td>
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<td>2008</td>
<td>Colleen McGuigan</td>
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<td>2010</td>
<td>Tammy Creswell</td>
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<td>2011</td>
<td>Trina Mercier</td>
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<td>2012</td>
<td>Cynthia Giroux</td>
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<td>2013</td>
<td>Tina Jamo</td>
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<td>Linda Howe</td>
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<td>2015</td>
<td>Nancy Blodgett</td>
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<td>2016</td>
<td>Denise Dube</td>
<td>Lisbon Community FCU</td>
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<tr>
<td>2017</td>
<td>Beverly Wallace</td>
<td>TruChoice FCU</td>
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<tr>
<td>2018</td>
<td>Christine Allen</td>
<td>Central Maine FCU</td>
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<tr>
<td>2019</td>
<td>Ann Marie Lane</td>
<td>TruChoice FCU</td>
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<tr>
<td>2020</td>
<td>Kirstyn Birkbeck</td>
<td>Community CU</td>
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</tbody>
</table>
James M. Gratto Award
Outstanding Credit Union CEO

1973  Earl Rancourt, Notre Dame (Waterville) FCU
1974  Hugh Whitty, Bangor FCU
1975  Olivette Theriault, Winslow Community FCU
1976  Albert Deshaies, St. Joseph's (Biddeford) FCU
1977  Lucia Beaulieu, Portland Maine City Employees FCU
1978  Harvey St. Amand, St. Andre’s FCU
1979  Margaret L. Brink, Maine Media FCU
1980  Mary Ann Berry, Coast Line CU
1981  Carleton Fournier, Vassalboro FCU
1982  Kenneth F. King, Katahdin FCU
1983  Sylvina Mahar, Oxford FCU
1985  Rene T. Therrien, Otis FCU
1986  Jacqueline Fortunato, Maine Education CU
1987  Philip J. Bergeron, York County FCU
1988  John O. Greenlaw, Government ECU of Maine
1989  Donald C. Fortin, KV FCU
1990  Beth Plummer, Capital Area FCU
1991  Richard Dupuis, Five County CU
1992  Howard Dunn, University CU
1993  Carrie Shaw, Saco Valley CU
1994  Mariann Goff, Greater Portland Municipal FCU
1995  Doreen MacMahan, Oxford FCU
1996  Rhonda Taylor, Dexter Regional FCU
1997  Eddie Plourde, LaVallée FCU
1998  John Reed, Maine Savings FCU
1999  Steve Obrin, Atlantic Regional FCU
2000  Vicki Stuart, Ste. Croix Regional FCU
2001  Philippe Moreau, Rainbow FCU
2002  Anne Boulette, KSW FCU
2003  Matthew Griffiths, Coast Line CU
2004  David Tozier, St. Croix FCU
2005  Normand Dubreuil, CCUE, CCE, Maine State CU
2006  Kyle Casburn, Seaboard FCU
2007  Ron Fournier, Maine Family FCU
2008  David E. Rossignol, NorState FCU
2009  Tucker Cole, Evergreen CU
2010  Ken Acker, TruChoice FCU
2011  Gail Richardson, Midcoast FCU
2012  Roland Poirier, Otis FCU
2013  J Hunter King, Trademark FCU
2014  Philippe Moreau, Rainbow FCU
2015  Roger Sirois, Atlantic FCU
2016  Scott Chretien, York County FCU
2017  George Roy, Lisbon Community FCU
2018  Dan Byron, Eastmill FCU
2019  Steven Baillargeon, Penobscot County FCU
2020  Scott Harriman, Cumberland County FCU
# League President’s Award

**Outstanding League Volunteer**

<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
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<tbody>
<tr>
<td>1973</td>
<td>Arthur Keniston</td>
<td>Maine Media FCU</td>
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<td>1974</td>
<td>Russ Livernois</td>
<td>Lisbon Community FCU</td>
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<td>1975</td>
<td>Dennis “Don” Soucy</td>
<td>Bangor FCU</td>
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<td>1976</td>
<td>Albert Seguin</td>
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<td>1977</td>
<td>John Sutton</td>
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<td>H. William Peavey</td>
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<td>Joseph Bouchard</td>
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<td>John Cooledge</td>
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<td>Jeannette Morin</td>
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<td>Roger Bissonnette</td>
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<td>1983</td>
<td>Albert Roy</td>
<td>NorState FCU</td>
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<td>Philippe Moreau</td>
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<td>Donna Steckino</td>
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<td>Carl McPherson</td>
<td>Evergreen FCU</td>
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<td>1991</td>
<td>Deborah Hubbard</td>
<td>Greater Portland Municipal FCU</td>
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<td>1993</td>
<td>Jacqueline Fortunato</td>
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<td>Gaston (Gus) Lesperance</td>
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<td>1995</td>
<td>Albert Seguin</td>
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<td>1996</td>
<td>Rachel Caron</td>
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<td>1998</td>
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<td>1999</td>
<td>Philippe Moreau</td>
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<td>Alvera Bosica</td>
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<td>Mariann Goff</td>
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<td>2003</td>
<td>Anne Boulette</td>
<td>KSW FCU</td>
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<td>2004</td>
<td>Normand Dubreuil</td>
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<td>Sidney Wilder</td>
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<td>Luke Labbe</td>
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<td>Kyle Casburn</td>
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<td>Richard Lachance</td>
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<td>David Desjardins</td>
<td>Acadia FCU</td>
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<td>2020</td>
<td>Ryan Poulin</td>
<td>New Dimensions FCU</td>
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# Diane L. Oceretko Award

**People Helping People**

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<tr>
<th>Year</th>
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<tr>
<td>2004</td>
<td>Paul Sullivan</td>
<td>Saco Valley CU</td>
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<td>Denise Ouellette</td>
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<td>Judy Griffin</td>
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<td>Diane Charland</td>
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<td>Dan Emery</td>
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<td>Catie Scribner</td>
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<td>Johannah Dorr</td>
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<td>Joel Wegner</td>
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<td>2014</td>
<td>Veronica Levesque</td>
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<td>Donna Ketchen</td>
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<td>Donna Girardin</td>
<td>Town &amp; Country FCU</td>
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<td>Stacey Dow</td>
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<td>Betsy Sibley</td>
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<td>Dan Bagley</td>
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<td>2020</td>
<td>Kayleigh Ogden</td>
<td>Community CU</td>
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Denis A. Letourneau, Jr. Award
Outstanding League Employee

1990  Jeanine Eastman, Supply, Printing, Direct Mail Services  
1991  Diane Kane, Data Processing Services  
1992  Dale McElhaney, Data Processing Services  
1993  John Laverriere, Data Processing Services  
1994  Sherry Cavallaro, Member Services  
1995  Cheryl Lancaster, Member Services  
1996  Don McIntosh, Supply, Printing, Direct Mail Services  
1997  J. Thomas Gavin, Member Services  
1998  Robert Zidow, Data Processing Services  
1999  Chet Emerson and Kathy Newman, Technology Services  
2000  Andre Levesque, Technology Services  
2001  Mary Anderson, Print & Creative Services  
2002  JoAnn Gobeil, Technology Services  
2003  Dawn Paquet, Check Processing & Support Services  
2004  Cris Wescott, Administrative Services  
2005  Christal Rumery, Check Processing & Support Services  
2006  Ben Jordan, Technology Services  
2007  Rebekah Higgins, Card Services  
2008  Deborah Dawson, Print & Creative Services  
2009  Judith Davis, Technology Services  
2010  Debra Trautman, Corporate Marketing  
2011  Kelley Souza, Administrative Services  
2012  Wayne Sladen, Technology Services  
2013  Erica Vachon, Direct Marketing Services  
2014  Michael Rosmus, Direct Marketing Services  
2015  Trevor Jackson, CIS  
2016  Lois Waterhouse, Payment Services  
2017  Dennis Perseille, Direct Marketing Services  
2018  Linda Scott, Member Services  
2019  John Deem, Information Technology  
2020  Amy Conley, Development  

League Chairman’s Award

1973  Harold Mills, Bates FCU  
1974  Louis Chartier, NorState FCU  
1975  Paul Belisle, St. Joseph’s Lewiston FCU  
1976  Howard Tibbets, Katahdin FCU  
1977  Maurice Fontaine, Maine Family FCU  
1978  Roland Michaud, Winslow Community FCU  
1979  James Reagan, Eastmill FCU  
1980  Richard Cyr, Notre Dame (Waterville) FCU  
1981  Erwin Webber, Auburn FCU  
1982  Philip Durgin, Government Employees Credit Union of Maine  
1983  Michael Bohunicky, Lisbon Community FCU  
1985  Dr. Lucien J. Pellerin, Notre Dame (Waterville) FCU  
1986  Louis C. Labbe, Atlantic Regional FCU  
2004  John Murphy, Maine Credit Union League  
2016  Rod Rovzar, Norman Hanson DeTroy  

Special Awards

1976  Ruby Bouchard, Presque Isle FCU  
1977  George T. Davis, Maine Media FCU  
1978  Kathryn Crocker, Lincoln Maine FCU  
1979  Barbara Libby, Hannaford Employees FCU  
1983  John Murphy, Maine Credit Union League  
1985  Harlan F. Bradford, Mobil Portland FCU  
1985  Ted Desveaux, Maine Credit Union League  
1989  Charles Hinkley, Sabattus Regional CU  
2000  J Hunter King, Maine Credit Union League  
2004  Donna Steckino, Community CU  
2004  Tony Poirier, Oxford FCU
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“Yesterday is not ours to recover, but tomorrow is ours to win or lose.”

Lyndon B. Johnson

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Partners Through It All

What’s ahead on the horizon? There’s no way to predict the future, but one thing is for certain: In our industry, we work together to help one another, uplift our communities, and support our credit union members.

While our eyes are on the bright future to come, we also celebrate our rich history, which is filled with challenges, opportunities, transitions, and innovations.

This is an industry that endures and overcomes because we are People Helping People. We are proud of what our movement has accomplished together and look forward to all the good things to come.

The Maine Credit Union League and Synergent thank you for putting your trust in us. No matter what’s in store down the road, we are with you every step of the way.

Maine Credit Union League
mainecul.org

Synergent
synergentcorp.com

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