



REPORT OF THE CHAIRMAN AND PRESIDENT

One of the many attributes that makes working in the credit union movement so meaningful is our ability to collaborate with one another to advance our state, uplift our communities, and improve the financial lives of our members. While every credit union is unique, all of us share the *People Helping People* philosophy. This unites us in a way that is unlike any other type of organization operating in the financial services industry and fuels our success.



David Desjardins
Chairman



Todd Mason
President/CEO

When reflecting on the forward progress our movement has made since last year's Annual Meeting and Convention, there are many milestones we have achieved that are worth highlighting. Maine Credit Unions' Campaign for Ending Hunger is a remarkable place to begin.

While our movement should be delighted by the amount raised in 2022, which exceeded \$1 million, we should be especially proud of how we are pivoting our focus to how financial well-being for all will end hunger as an outcome. Raising dollars is critical in this effort, but identifying, understanding, and addressing the root causes of food insecurity are equally impactful. Fortunately, Maine credit unions are well-positioned to connect these dots. In addition to providing our award-winning financial curriculum that meets members where they are, Maine credit unions offer innovative, affordable products and services that empower individuals to make better financial decisions. These solutions complement our fundraising efforts and benefit Mainers—particularly those who are food insecure.

Credit unions remain exceptional places to work. By prioritizing people over profits, we are attracting a new generation of workers who are highly motivated to support philanthropic causes. We also are committed to providing our employees with professional development opportunities to help them not only grow and succeed but have lasting and fulfilling careers in our movement. While operating in the oldest state in the nation can be viewed as a disadvantage to employers here, credit unions are committed to addressing Maine's workforce challenges and ensuring we can attract and retain employees for years to come.

Through advocacy and outreach to our elected officials and regulators, we continue to achieve our public policy goals. Remaining active in Augusta and Washington, DC—especially during the election cycle—is imperative for ensuring our movement's ability to carry out its mission. The credit union voice is both powerful and respected, and our credit union army has experienced several noteworthy "wins" in the past twelve months. Remote online notary in Maine has been enacted, credit union interests on data



REPORT OF THE CHAIRMAN AND PRESIDENT *continued*

privacy initiatives are represented, and in the 2022 race for public office, the League had a 97% success rate in helping elect credit union-friendly representatives at both the state and federal level. Our ongoing diligence and activism will be critical as we work with our industry partners to oppose proposed changes to interchange fees, which offset the costs of critical systems that keep consumers, merchants, and financial institutions safe from fraud.

We would be remiss if we did not take an opportunity to thank Synergent for its continued support and the role it plays in ensuring all Maine credit unions can provide exceptional service to their members. Synergent also is a thought leader for fraud prevention. With fraud continuing to rise and creating problems for members, the expertise and counsel Synergent provides is invaluable. Everything Synergent does is with credit unions and their members in mind, and it is comforting to know the Synergent team is always available to help.

In closing, please accept our sincere thanks and appreciation for all you are doing on behalf of your employees, members, our state, and the credit union movement. Through the strength of our ongoing collaboration, the integrated services we provide, and the opportunities we offer our employees, we will continue demonstrating the "credit union difference" for people living and working in our great state.

Respectfully submitted,

David Desjardins
Chairman

Todd Mason
President/CEO

GOLD SPONSOR



Congratulations
ON YOUR 84TH ANNUAL MEETING

Experienced. Efficient. Effective.

At NHD, we understand the credit union difference. Every day we put our experience to work for Maine's credit unions, large and small. We'll work with you to find effective solutions for all your legal needs, including regulatory compliance, vendor review, data privacy, CUSOs, field of membership and charter matters, mergers, NCUA and Maine BoFI examinations, HR issues, bond coverage, payment systems, fixed asset acquisition, lending, collections and more.

Visit www.nhdlaw.com for more information.

**NORMAN
HANSON
DETROY**

2 Canal Plaza · P.O. Box 4600 · Portland, ME 04112-4600 · 207-774-7000 · Fax 207-775-0806
217 Main Street · P.O. Box 7230 · Lewiston, ME 04243-7320 · 207-777-5200 · Fax 207-775-0806

**YOUR COMPLETE
CREDIT UNION LEGAL
SERVICES TEAM**

Daniel L. Cummings
dcummings@nhdlaw.com

Adrian P. Kendall
akendall@nhdlaw.com

Christopher L. Brooks
cbrooks@nhdlaw.com

Robert W. Bower
rbower@nhdlaw.com

Shane T. Wright
swright@nhdlaw.com

Charles C. Hedrick
chedrick@nhdlaw.com

Roderick R. Rovzar
Of Counsel

Diane C. LaCourse
Paralegal

*Proudly serving
Maine Credit Unions,
Synergent and the
Maine Credit Union
League since 1979*

Your Home Team Advantage

Whether it's a new home, a new building for your business, or a new piece of equipment to improve productivity, your members want a mortgage and business lender they can trust. CUSO Home Lending and Business Lending Solutions are here to help.

We proudly partner with local credit unions to deliver great rates, quick answers, and personalized, local guidance every step of the way.

- CU Promise and CU Advantage Loans
- Conventional Fixed-Rate Mortgages
- Government Loan Programs
- Real Estate, Business Acquisition, and Equipment Financing

We are here to support you and your members every step of the way.



Let us take care of your mortgage and business lending services so you can take care of your members. Join our network today.



CORPORATE SPONSORS

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.

DIAMOND SPONSORS



PLATINUM SPONSOR



GOLD SPONSORS





We are 
with you,
every step
of the way.



Maine Family
Federal Credit Union

Experience the Feeling of Family

831 Minot Avenue · Auburn
555 Sabattus Street · Lewiston

mainefamilyfcu.com



BOARD OF DIRECTORS



David Desjardins
Chair
Aroostook County Chapter



John Doe
Vice Chair
Northern Penobscot Chapter



Basil Closson
Secretary
Bangor Chapter



Christine Devine
Treasurer
Kennebec Valley Chapter



Joann Bisson
Director
At large



Scott Chretien
Director
At large



Joseph Gervais
Director
At large



Luke Labbe
Director
York County Chapter



Jason Lindstrom
Director
Alex Ferguson Chapter



Julie Marquis
Director
Jeannette G. Morin Chapter



Mark Samson
Director
Norm Nolette Chapter



Dan Cummings
General Counsel



Maine Credit Union League



LEAGUE AND SYNERGENT STAFF

Senior Leadership Team

President/CEO Todd Mason
 Chief Strategy Officer Cheryl Lancaster
 Chief Information Officer Ben Jordan
 Chief Relationship Officer Scott Johnsen
 Chief Financial Officer Cris Wescott
 Executive Assistant to President/CEO Kelley Souza

Finance & Accounting

Assistant Vice President Kristina Podoski
 Accounting Systems Administrator Cindy Creed
 Financial Reporting & Analytics Mngr. Erica Danylko
 Team Leader - Accounting Cheryl Garland
 Corporate Billing Specialist II Michelle Breen
 Corporate Billing Specialist II Stacey Case
 Corporate Billing Specialist Kimberly Rosenthal
 Accounts Payable Specialist Philip Thibault
 Administrative Specialist Lorie Menard

Human Resources

Director of HR & Corporate Culture Grant Delaware
 Employee Relations Manager Leela Goodrobb

Advocacy & Outreach

Vice President Robert Caverly
 Director of Compliance Ellen Parent
 Director of Governmental Affairs Krista Simonis

Communications & Outreach

Assistant Vice President Jennifer Burke
 Financial Literacy Outreach Coordinator ... Jake Holmes
 Corporate Marketing Coordinator Lauren McCallum

Learning & Development

Assistant Vice President Stacy Rodenberger
 Team Leader – Impl. & Training Analysts .. Jason Cormier
 Sr. Implementation & Training Analyst.. Michael Pinette
 Implementation & Training Analyst. Liz Davis
 Implementation & Training Analyst. Ian Kincaid
 Learning & Development Specialist Karyn Cormier
 Learning & Development Specialist Carrie Shamos
 Conference & Event Manager Jordan Inkley

Enterprise Risk Management

Vice President Diana Thurston
 AVP Business Continuity Bill Ashland
 Enterprise Risk Mgmt. Coordinator Tom Miskell
 Facilities Manager Dennis Libby

Marketing

Vice President Tim Brooks

Sales

Account Executive Fred Barber
 Sales Engineer Liz Ouellette

Corporate Marketing

Content Marketing Manager Sarah Farwell
 Creative Marketing Manager Mike Rosmus

Marketing Services

Vice President Doug MacDonald
 Senior Marketing Services Rep Shannan Heacock

Senior Marketing Services Rep Erica Vachon
 Data Mining Specialist III Jen Brazier
 Data Mining Specialist I Alexis Lindsay

Production

Team Leader - Production John Sullivan
 Digital Pre-Press/Production Asst. Mike Brackett
 Production Operator/Mailing Tech Bill Baker
 Production Operator/Mailing Tech Sandy Basquez
 Production Operator/Mailing Tech Ed Tetrault

Creative Services

Creative Designer Susan Gross
 Creative Designer Kimberly Eliassen

Information Technology

Solutions Architect Jason Candelora

Project Management

Team Leader - Project Mgmt Schelene Shevchenko
 Senior Project Manager Pam Lovering
 Project Manager Matthew Arnold
 Senior Project Coordinator Jessica Ischy
 Senior Project Coordinator Amy Keaten
 Senior Project Coordinator Dawn Paquet
 Project Coordinator Susan Jordan

Information Systems

Vice President Tim Gilman
 Systems & Data Inter. Analyst Ian Czupryna-Ersek
 Systems & Data Inter. Specialist Noah Monaco

IT-Ops

Team Leader – eServices Derek Veilleux
 Senior eServices Specialist Linsey Bernard
 Senior eServices Specialist Wayne Sladen
 eServices Specialist. Dennis Busse
 eServices Specialist. Sean Hedly
 eServices Specialist. Kaleb Rosenbauer
 eServices Associate Nick Parker
 eServices Associate Anthony Spinale

Team Leader – OPS Shelly Richard
 Production Control Administrator Linda Mayfield
 Production Support Associate Mike Shirley
 Senior Automation Engineer John Deem
 Automation Engineer Darren Adams
 Automation Engineer Chris Blanchette
 Automation Engineer Desiree Comeau
 Automation Engineer Alex Kublanovsky
 Senior Telecommunications Specialist Jeff Comer
 Telecommunications Specialist Greg Dorshimer
 Telecommunications Specialist Ryan White
 Senior Information Systems Operator Vinny Martin
 Information Systems Operator Xander Boss
 Information Systems Operator Paul Davidson

Corporate Information Systems

Assistant Vice President Michael Caruso
 Senior Infrastructure Support Specialist ... John Boucher
 Infrastructure Support Specialist Elie Manzi
 Infrastructure Support Specialist Mike Wyman

Computer Systems Analyst..... Alan McKinney
Computer Systems Analyst..... Dan Ward
Enterprise Patch Management Specialist... Chris Czako
Senior Desktop Support Specialist Felix Ortiz
Desktop Support Specialist Jeff Heisel
Desktop Support Specialist Terry Parrett

Check Processing

Team Leader - Check Processing Michelle Gossett
Senior Check Processing Specialist Julie Gray
Senior Check Processing Specialist. Laura Pławlock
Senior Check Processing Specialist Sharon Seger
Check Processing Specialist..... Mariana Angelo
Check Processing Specialist..... Rhea Bell
Check Processing Specialist..... Carol Cyr
Check Processing Specialist..... Bekah Gagne

Core Conversions & Consulting

Vice President Jennifer Berry
Team Leader - C C & C..... Jessica Gouin
Sr. Business Analyst /Consultant..... Bridget Clethen
Sr. Business Analyst /Consultant... Susie Lang-Thibeault
Business Analyst /Consultant..... Christine Goth
Business Analyst /Consultant..... Chase Pierce
Team Leader - C C & C..... Jamison Talkington
Senior Business Analyst Brad Neumyer
Senior Business Analyst Kelly Rodriguez
Senior Business Analyst Shelley Staples
Business Analyst..... Matthew Cox
Business Analyst..... Ryan Hachey
Business Analyst..... Kathy Humphreys
Business Analyst..... Dawn Larrabee
Business Analyst..... Amanda Nash
Business Analyst..... Samantha Paul
Business Analyst..... Jennifer Woodin

Development

Vice President, Software Delivery Tyler Hudson
Assistant Vice President..... Aly Gill
Solutions Coordinator Amy Conley
Team Leader - Programmers Shawn Arbour
Senior Programmer/Analyst..... Jamie Betts
Senior Programmer/Analyst..... Greg Caiazzo
Senior Programmer/Analyst..... Garrett Carver
Senior Programmer/Analyst..... Bob Zidow
Programmer/Analyst Thomas Curtiss
Programmer/Analyst Matthew Eaton
Programmer/Analyst Thomas Krall
Programmer/Analyst Ash Mohney
Programmer/Analyst Nancy Nolette
Programmer/Analyst Jaye Williams
Team Leader - Business Analysts Joshua Blier
Senior Business Analyst Christine Bougie
Senior Business Analyst Devin Brochu
Senior Business Analyst Chris Daigle
Senior Business Analyst Jacklin Sarhadi
Senior Business Analyst Chantel Stevens
Business Analyst..... Kathy Crawford
Business Analyst..... TJ Lewis
Business Analyst..... Gayle Relyea
Business Analyst..... Rachel Silverman
Business Analyst..... Kyle Whisler

Team Leader - Business Analysts Alex White
Senior Business Analyst Susan Bachand
Senior Business Analyst Laurie Colton
Senior Business Analyst Kathy Heckethorn
Senior Business Analyst Danielle Karlson
Senior Business Analyst Patti McBreairty
Senior Business Analyst Ross Virkler
Business Analyst..... Cid Axiotis
Business Analyst..... Sean Backer
Business Analyst..... Beth Diamon
Business Analyst..... Nick Warner

Business Development

Vice President Mallory Farrell
Team Leader - Business Development ... Ashley Courington
Bus. Development Support Specialist..... Lisa Beaulieu
Bus. Development Support Specialist... Ethan Letourneau
Administrative Assistant..... Krista Bruns

Relationship Managers

Team Leader - Acct. Rship. Managers Christal Sullivan
Senior Account Relationship Manager Katy Ford
Account Relationship Manager..... Leah Betters
Account Relationship Manager.... Jyoti Goodwin-Jones
Account Relationship Manager..... Michelle Haag
Account Relationship Manager..... Cindy Reny

Customer Service

Team Leader - Customer Service..... Tucker Geoffroy
Senior Customer Service Specialist..... Rachel Clough
Customer Service Specialist Heidi McIntosh
Customer Service Associate Pamela Boivin
Customer Service Associate Adam Dubail
Customer Service Associate Pat Hedly
Customer Service Associate Whitney Searles
Systems Support Specialist..... Larry Brady
Systems Support Specialist..... William Colarusso
Systems Support Specialist..... Mark Walker

Payment Services

Vice President Rebekah Higgins
Vice President, Sales & Consulting Corinne Sherman

Operations

Team Leader - Operations Melanie Stuart
Product Implementation Analyst Kim Nicholas
Product Implementation Analyst Ashley Saunders
Product Implementation Analyst Tim Strain
Product Implementation Analyst Emily Tyler
Product Implementation Analyst Ethan Van Dine

Customer Service

Team Leader - Customer Service..... Amber Reed
Senior Customer Service Specialist .. Jennifer Caselden
Senior Customer Service Specialist Jessica Doucette
Customer Service Specialist..... Anne Bunker
Customer Service Specialist..... Tracey Smith
Customer Service Associate Kate Bemis
Customer Service Associate Jesse Martel
Customer Service Associate Eliza Merritt

Product Development

Product Owner Karen Martin
Product Owner Bruce Mills
Product Analyst Pat Mileski



We work for you!

CU Insurance Solutions is a credit union-owned insurance agency specializing in Lending, Member, Employee Benefits, and Commercial Insurance & Protection programs.

Our Vision

We strive to continually provide competitive marketplace options to allow credit unions to remain protected, successful, and independent while providing cost-effective and industry leading benefits for credit union members and employees.

Strong Roots

Our story began in 1963 when we were founded as The Maine Credit Union League Insurance Trust, an insurance agency founded by Maine's credit unions to provide insurance solutions for their members.

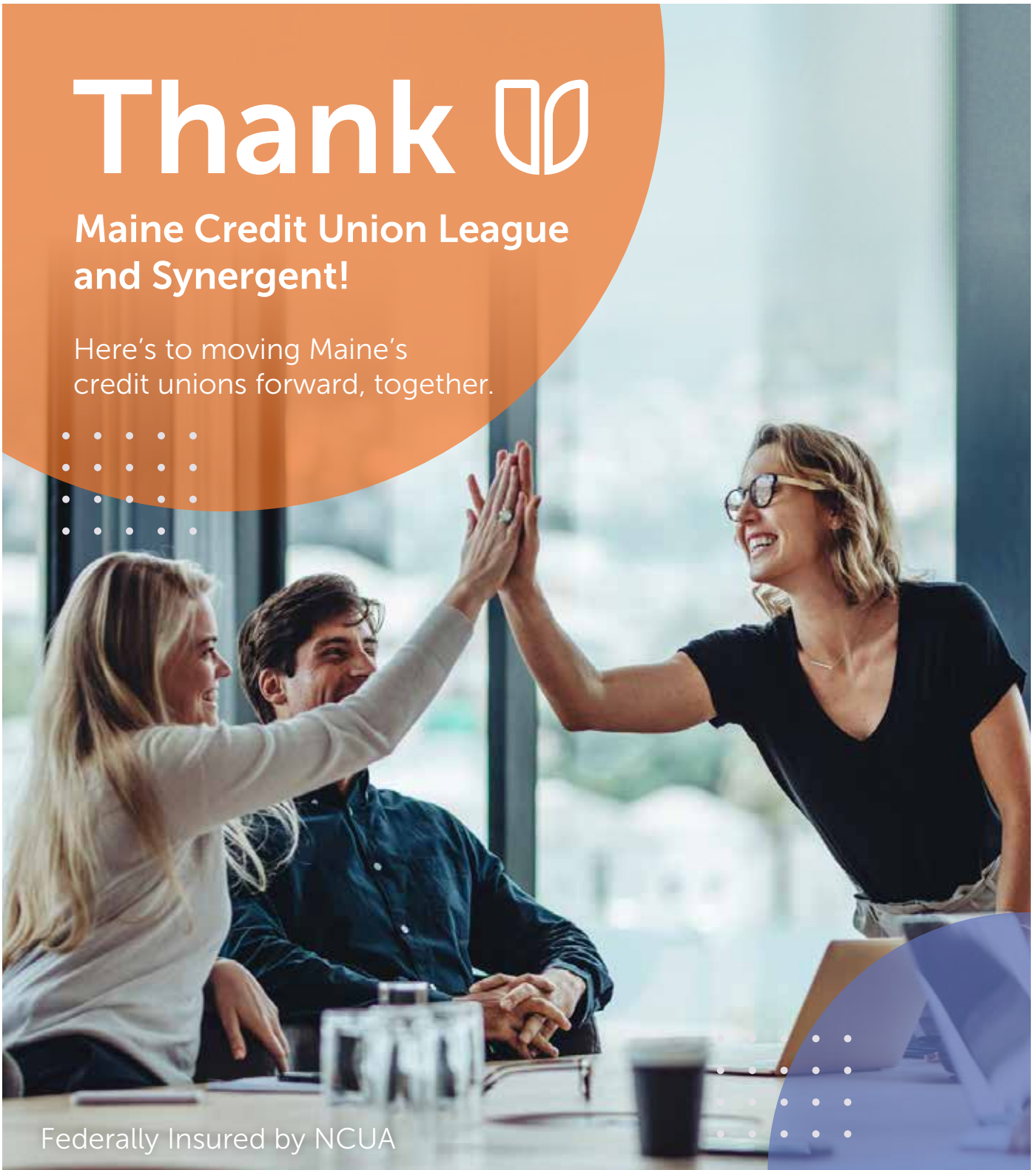
For the past 60 years, our agency has evolved to meet the changing needs of Maine credit unions and has endured as the premier local provider of insurance and protection products throughout the Northern New England credit union community.

CU Insurance Solutions | 2 Ledgeview Drive, Westbrook, ME 04092 | 207-773-0925 | ciscuso.com

Thank

Maine Credit Union League
and Synergent!

Here's to moving Maine's
credit unions forward, together.



Federally Insured by NCUA

How do UCU?
ucumaine.com





Together, we will!

Thank You

*Our sincere thanks to the
Maine Credit Union League
for 85 years of support, dedication,
and service to Maine's Credit Unions.*



SERVING OUR COMMUNITIES
Aroostook, Hancock, Penobscot, Piscataquis, and Washington counties

acadiafcu.org

1.855.MY.ACADIA (692-2234)



2022-23 COMMITTEE ROSTER

Audit and Finance

Christine Devine, Chair KV FCU
 Chris Bouchard OTIS FCU
 Chad Desjardins Seaboard FCU
 Kelly Dow Bangor FCU
 Diana Garcia Maine Solutions FCU
 Ryan Grund Cumberland County FCU
 Jason Hilt Maine State CU
 Steven Johnson Atlantic FCU
 Melissa Lowell Midcoast FCU
 Kelsey Marquis cPort CU
 Jon Merrill Evergreen CU
 Jason Michaud New Dimensions FCU
 Linda Pasieka Katahdin FCU
 Mollie Ryan Five County CU
 David Sayers Maine Savings FCU
 Bernice Stroba Brewer FCU
 Tim Villemaire PeoplesChoice CU
 Bob Williams University CU
 Todd Mason Staff Liaison
 Kristina Podoski Staff Liaison
 Cris Wescott Staff Liaison

Awards and Convention

Julie Marquis, Chair Five County CU
 Kim Barnett Seaboard Valley FCU
 Hal Cote Katahdin FCU
 Amy Fox Dirigo FCU
 Joshua Hunt KSW FCU
 Beverly Knapp Franklin-Somerset FCU
 Rick Moore Maine Savings FCU
 Rachel Newman Atlantic FCU
 Jeanna Swindells Evergreen CU
 Tiffany Stewart Sabattus Regional CU
 Jordan Inkley Staff Liaison
 Stacy Rodenberger Staff Liaison

Chapter

John Doe, Chair Eastmill FCU
 Jennifer Andersen Five County CU
 Dan Bagley The County FCU
 Kelley Carter Seaboard Valley FCU
 Travis Martin Bangor FCU
 James Moreau Community CU
 Kevin Partridge Saco Valley CU
 Catie Scribner Evergreen CU
 Neeley Stanton Midcoast FCU
 Jen Burke Staff Liaison
 Jake Holmes Staff Liaison
 Scott Johnsen Staff Liaison

Compliance

Basil Closson, Chair Bangor FCU
 Marti Allen Casco FCU
 Eileen Byram University CU
 Brenda Chasse NorState FCU
 Shannon Goulet Atlantic FCU

Tina Jamo Katahdin FCU
 Andrew Lunn Community CU
 Tiombe Mailman Midcoast FCU
 Brie-Anne Mellor Maine State CU
 Susan Morse Gardiner FCU
 Effie Murchie The County FCU
 Sarah Perkins TruChoice FCU
 Karissa Robinson Evergreen CU
 Jennifer Soper Franklin-Somerset FCU
 David Stanhope Brewer FCU
 Brian Stoliker Acadia FCU
 Adam Swidler Dirigo FCU
 Kim Turner Maine Savings FCU
 Maria Wooten Maine Highlands FCU
 Robert Caverly Staff Liaison
 Ellen Parent Staff Liaison

Education

Mark Samson, Chair Dirigo FCU
 Christine Baker PeoplesChoice CU
 Erin Campbell Maine State CU
 Liz Campbell-Brown Community CU
 Shaun Carr Five County CU
 Robert Curtis Downeast CU
 Nichole Davis Casco FCU
 Lucy Ditzel Atlantic FCU
 Ryan Hawes Midcoast FCU
 Kevin Joler Dirigo FCU
 Matt Kaubris Oxford FCU
 Daniel Kelley Seaboard FCU
 Brittany Libbey Lincoln Maine FCU
 Dana Sibley The County FCU
 David Zelz Maine Savings FCU
 Stacy Rodenberger Staff Liaison

Governmental Affairs

Joann Bisson, Chair Oxford FCU
 Valerie Campbell Atlantic FCU
 Christina Carter Midcoast FCU
 Joe Clark Katahdin FCU
 Jonathan Crasnick Atlantic FCU
 Mike Foley Five County CU
 Richard Folse Evergreen CU
 April Gleason University CU
 Scott Harriman Cumberland County FCU
 Jennifer Hogan Community CU
 Kaj Johansen TruChoice FCU
 Adam Kavanagh Maine State CU
 Jason Lindstrom Evergreen CU
 James Mattila The County FCU
 Claude Morgan Dirigo FCU
 Mark Samson Dirigo FCU
 Adam Warfel PeoplesChoice CU
 Robert Caverly Staff Liaison
 Ellen Parent Staff Liaison
 Krista Simonis Staff Liaison
 Ed and Cate Pineau Contract Lobbyists



Social Responsibility

Luke Labbe, Chair.....PeoplesChoice CU
 Janet CaskinDowneast CU
 Shawna ChuteFive County CU
 Stacey Dow.....Maine State CU
 Steve GrayMaine Savings FCU
 Patricia Kenney.....Casco FCU
 Jamie Mawhinney.....Atlantic FCU
 Julie MayoKV FCU
 Annette Merrill.....Saco Valley CU
 Mindy NymanSebasticook Valley FCU
 Stephanie Peppard.....Gardiner FCU
 Lee PlisgaKSW FCU
 Lesley RidgeUniversity CU
 Dennis Rogeski.....The County CU
 Catie Scribner.....Evergreen CU
 Betsy SibleyCommunity CU
 Melissa SproulDirigo FCU
 Ryan SoutherOTIS FCU
 Amy Starkey.....KV FCU
 Mary ThibeaultPeoplesChoice CU
 Tena Wallace.....Midcoast FCU
 Jennifer BurkeStaff Liaison
 Jake Holmes.....Staff Liaison

Statewide Awareness

Scott Chretien, Chair..... Atlantic FCU
 Shane AbbottMaine State CU
 Stephanie Beck..... University CU
 Wendy Brochu Connected CU
 Curt CarlsonPeoplesChoice CU
 Cole ClementMaine Savings FCU
 Heather Cronin Cumberland County FCU
 Alexandra Fabian..... KV FCU
 Kelly A. FairfieldFive County CU
 Melissa GoodeTrademark FCU
 Linda Halleran..... Town & Country FCU
 Amy Irish.....Saco Valley CU
 Vicki Lajoie.....Lisbon Community FCU
 Lori Marquis.....Midcoast FCU
 Chris McGorrill.....Atlantic FCU
 Cole Rowland Evergreen CU
 Betsy Sibley Community CU
 Kerri Watson-Blaisdell..... The County FCU
 Dustin WoodGreat Falls FCU
 Tim Brooks.....Staff Liaison
 Mike RosmusStaff Liaison

Synergent Technology Services

Jason Lindstrom, Chair..... Evergreen CU
 Josh AndreiDirigo FCU
 Andrew Blanchette NorState FCU
 David Bridges.....Maine Highlands FCU
 Deb Brown..... Oxford FCU
 Dave DeFroschiaBrewer FCU
 Craig DeRosbyOTIS FCU
 CJ Glenn.....Casco FCU
 Adam KavanaghMaine State CU
 Aaron King.....Lexington Avenue FCU
 Jacob KinneyThe County FCU
 Anthony KurdzielPalisades FCU
 Theresa LaneKatahdin FCU
 Rachel LaprellBangor FCU
 John LaverrierePeoplesChoice CU
 Andrew LunnCommunity CU
 Stephen LynchMerrimack Valley CU
 Kelsey Marquis cPort CU
 Ken Mauser HRCU
 Kristen PorembyMidcoast FCU
 Sean Ready.....Saco Valley CU
 Ryan Reed Lincoln Maine FCU
 Lonnie SanAngelo Seaboard FCU
 Patti Smith Eastmill FCU
 Ken Stockford.....Five County CU
 Jonathan StowersAtlantic FCU
 Bill Tozier KV FCU
 Tim Verreault Evergreen CU
 Theresa Voisine.....Maine Savings FCU
 Kelley Wathen Connected CU
 Deb White-Rideout..... University CU
 Maureen Wojnar Homefield CU
 Laura YbarraAllCom CU
 Ben JordanStaff Liaison
 Diana ThurstonStaff Liaison

The Credit Union JOURNEY

1844

Rochdale, England, workers and weavers create a democratic consumer cooperative establishing credit union principles.

1852

Franz Hermann Schulze-Delitzsch, establishes the world's first credit unions in Germany.

1901

Levis, Quebec, Canada, the first North American credit union.

1908

St. Mary's Bank, Manchester, New Hampshire, the first U.S. credit union.

1938

Maine Credit Union League founded.

**PROUD TO BE A PART OF MAINE CREDIT UNION
PROFESSIONALS CONTINUING THE TRADITION OF HELPING
PEOPLE IMPROVE THEIR FINANCIAL LIVES.**



800.834.0432

Federal Credit Union

Atlanticfcu.com



CREDIT UNION STATISTICS

CU Rank by asset 12/31/22	Credit Union	Assets as of 12/31/22	Loans as of 12/31/22	Shares as of 12/31/22	Members as of 12/31/22	CU Rank by asset 12/31/21	CU Rank by asset 12/31/20
1	Atlantic FCU	\$1,048,957,260	\$755,547,442	\$894,171,747	48,317	1	1
2	Maine Savings FCU	\$639,460,131	\$482,360,026	\$587,083,863	35,222	3	3
3	Maine State CU	\$586,697,193	\$363,621,205	\$532,311,943	33,706	2	2
4	Town & Country FCU	\$520,740,622	\$398,947,318	\$469,861,162	39,316	4	4
5	Evergreen CU	\$495,755,647	\$374,639,115	\$459,923,298	28,025	5	5
6	University CU	\$459,586,481	\$382,806,336	\$381,603,585	28,401	7	6
7	The County FCU	\$445,833,471	\$317,999,045	\$396,662,578	29,655	6	12
8	Cumberland County FCU	\$423,289,494	\$214,069,008	\$383,509,604	21,891	9	7
9	cPort CU	\$415,929,199	\$299,291,367	\$376,189,858	29,994	8	9
10	Dirigo FCU	\$384,429,346	\$300,521,461	\$338,553,231	25,136	10	10
11	Five County CU	\$368,201,396	\$227,347,279	\$331,268,057	29,234	11	10
12	PeoplesChoice CU	\$320,519,293	\$226,166,045	\$300,425,750	19,779	12	13
13	Acadia FCU	\$313,780,061	\$235,759,258	\$271,207,627	16,380	13	14
14	Oxford FCU	\$296,729,633	\$195,267,158	\$251,999,081	18,627	14	15
15	Downeast CU	\$264,025,128	\$222,645,421	\$232,821,361	22,222	15	17
16	Midcoast FCU	\$254,802,349	\$195,433,860	\$229,339,485	15,574	16	18
17	Maine Family FCU	\$252,708,281	\$105,533,277	\$231,657,757	22,577	18	19
18	NorState FCU	\$243,229,222	\$182,408,953	\$211,535,047	14,592	17	16
19	OTIS FCU	\$238,947,579	\$84,066,537	\$203,901,900	11,123	19	20
20	Bangor FCU	\$238,023,108	\$156,876,605	\$218,216,471	15,308	20	21
21	TruChoice FCU	\$227,239,681	\$200,278,127	\$195,679,168	12,852	22	23
22	New Dimensions FCU	\$218,519,678	\$180,371,479	\$182,722,326	17,888	21	22
23	Seaboard FCU	\$191,875,820	\$128,161,026	\$171,799,735	12,580	23	24
24	Maine Highlands FCU	\$182,747,336	\$116,179,899	\$165,374,174	14,013	24	25
25	Lisbon Community FCU	\$174,705,253	\$88,728,855	\$157,118,194	10,050	26	27
26	Saco Valley CU	\$167,112,274	\$133,842,460	\$151,134,680	8,912	25	26
27	Seabcooke Valley FCU	\$156,283,259	\$135,592,063	\$129,815,548	12,661	27	28
28	Central Maine FCU	\$135,301,956	\$38,236,545	\$120,016,389	5,484	30	29
29	Franklin-Somerset FCU	\$128,784,919	\$57,714,027	\$113,665,480	10,208	28	30

CU Rank by asset 12/31/22	Credit Union	Assets as of 12/31/22	Loans as of 12/31/22	Shares as of 12/31/22	Members as of 12/31/22	CU Rank by asset 12/31/21	CU Rank by asset 12/31/20
30	KV FCU	\$125,602,899	\$71,068,161	\$113,671,416	10,938	29	31
31	Connected CU	\$119,172,275	\$54,271,786	\$107,197,934	8,293	31	32
32	Trademark FCU	\$118,382,300	\$75,028,728	\$105,861,952	8,212	32	33
33	Lincoln Maine FCU	\$112,143,048	\$80,553,473	\$99,248,349	6,220	34	38
34	Casco FCU	\$105,519,902	\$66,793,011	\$95,562,634	9,196	33	35
35	KSW FCU	\$97,637,701	\$83,030,194	\$84,731,677	9,851	35	36
36	Community CU	\$94,836,029	\$75,228,528	\$84,094,142	11,842	38	40
37	Katahdin FCU	\$94,591,949	\$63,277,488	\$81,959,848	8,108	36	37
38	Brewer FCU	\$93,735,556	\$69,621,943	\$84,269,601	8,679	39	41
39	Winthrop Area FCU	\$91,107,723	\$51,979,840	\$81,655,042	7,760	37	39
40	Gardiner FCU	\$80,659,962	\$42,956,727	\$70,294,177	5,160	40	44
41	Coast Line CU	\$77,981,587	\$36,687,506	\$61,832,015	3,416	41	42
42	Sabattus Regional CU	\$75,572,986	\$29,356,579	\$68,811,470	4,646	43	45
43	Eastmill FCU	\$71,766,565	\$19,816,136	\$58,416,854	3,962	42	43
44	Great Falls Regional FCU	\$63,051,697	\$16,957,341	\$56,161,120	5,339	45	47
45	Capital Area FCU	\$57,854,454	\$41,106,463	\$48,740,669	3,759	44	46
46	Changing Seasons FCU	\$29,644,804	\$27,196,403	\$27,331,903	2,279	46	49
47	Milestones FCU	\$28,012,739	\$17,864,410	\$24,749,447	1,797	47	48
48	Maine Solutions FCU	\$21,452,545	\$12,602,277	\$19,513,394	1,278	49	51
49	Maine Media FCU	\$6,535,302	\$3,325,239	\$5,612,997	950	51	53
AVERAGES		\$231,826,063	\$157,940,274	\$205,495,627	14,927		
TOTALS		\$11,359,477,093	\$7,739,073,430	\$10,069,285,740	713,412		
12/22 Statistics		\$11,359,477,093	\$7,739,073,430	\$10,069,285,740	713,412		
Difference 12/21 to 12/22		\$595,045,493	\$1,004,166,392	\$429,513,139	16,619		
% increase		5.5%	14.9%	4.5%	2.3%		

Growth rates are calculated using all Maine credit unions in existence. Prior year data includes institutions that are no longer active.



Thank You!

Our sincere thanks to the Maine Credit Union League for 85 years of support, dedication and service to Maine Credit Unions.

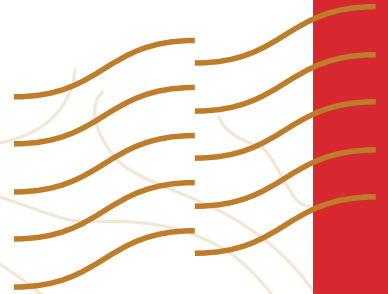
Augusta · Oakland · Waterville



**Maine
Savings**
FEDERAL CREDIT UNION®

Beyond Banking

**FIND A
BETTER
PATH
FORWARD**



*THANK YOU TO THE MAINE CREDIT UNION
LEAGUE FOR SUPPORTING OUR MISSION OF PROVIDING
EXTRAORDINARY SERVICE TO OUR MEMBERS*



IN OUR **67 YEARS**, THE WORLD HAS SEEN IMMENSE CHANGES, BUT ONE THING HAS REMAINED CONSTANT - BANGOR FEDERAL'S DEDICATION TO OUR MEMBERS & COMMUNITIES



1956



BREWER



BANGOR



BANGOR



ELLSWORTH

2023

THANK YOU TO THE **MAINE CREDIT UNION LEAGUE** FOR YOUR CONTINUED VISION, INNOVATION, AND COMMITMENT TO THE SUCCESS OF CREDIT UNIONS NOW AND IN THE FUTURE!

BANGORFEDERAL.COM

(207) 947-0374



FEDERALLY INSURED BY NCUA



We could never thank you enough!



Our sincere appreciation to the **Maine Credit Union League** as we continue to evolve, together.

MEMBERS ARE OUR BOTTOM LINE



Maine State Credit Union

is devoted to improving our members' financial lives, not just our bottom line. From the CEO to the tellers in the lobby, we embrace this mission every day, in person, online, and over the phone.

FEDERALLY INSURED BY NCUA

BELONG WITH US

WWW.MAINSTATECU.ORG



NorState


Federal Credit Union

Your Lifelong Financial Partner

Serving YOU Since 1941

www.norstatefcu.org

1-800-804-7555



Serving Aroostook & Northern Penobscot Counties
**MADAWASKA, VAN BUREN, EAGLE LAKE,
ASHLAND, FORT KENT & PRESQUE ISLE**

IT'S COOL TO BE A CREDIT UNION MEMBER.

*Thank you, Maine Credit Union League & Synergent!
We think you're wicked cool, too.*





CREDIT UNION CHAPTERS

Alex Ferguson Chapter

- Casco Federal Credit Union
- Coast Line Credit Union
- cPort Credit Union
- Cumberland County Federal Credit Union
- Evergreen 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 Highlands Federal Credit Union
- Maine State Credit Union
- New Dimensions Federal Credit Union
- Sebecook 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
- Maine Family Federal Credit Union
- Milestones 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

- Infinity Federal Credit Union
- Northeast Credit Union

For a complete list of Chapter Officials, please visit www.maineicul.org.



CREDIT UNION LISTINGS

Acadia Federal Credit Union

David Desjardins, CEO

ddesjardins@acadiafcu.org

9 East Main Street

Fort Kent, ME 04743

834-6167 · Fax 834-6190

www.acadiafcu.org

Branches

90 Main Street · Madawaska, ME 04756

728-4121 · Fax 728-7029

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

713 Broadway · Bangor, ME 04401

992-0101 · Fax 992-4049

Atlantic Federal Credit Union

Scott Chretien, CEO

schretien@atlanticfcu.com

600 Sable Oaks, Suite 100

South Portland, ME 04106

800-834-0432

www.atlanticfcu.com

Branches:

55 Cushing Street · P.O. Box 188

Brunswick, ME 04011

725-8728 · Fax 618-8221

41 Mallet Drive · P.O. Box 506

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

Mailhot Plaza · 75 Boulder Way · Biddeford, ME 04005

571-3500 · Fax 517-2177

90 Riverside Street · Westbrook, ME 04092

771-1150

Bangor Federal Credit Union

Basil Closson, CEO

bclosson@bangorfederal.com

339 Hogan Road · P.O. Box 1161

Bangor, ME 04402-1161

947-0374 · Fax 990-0759

www.bangorfederal.com

Branches:

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

175 High Street · Suite 7 · Ellsworth, ME 04605

947-0374 · Fax 989-0521

Brewer Federal Credit Union

David DeFroscia, CEO

dave@brewerfcu.org

229 Dirigo Drive · P.O. Box 189

Brewer, ME 04412-0189

www.brewerfcu.org

Branches:

77 North Main Street · Brewer, ME 04412

989-7240 · Fax 989-3440

Capital Area Federal Credit Union

Diana Winkley, CCUE, CEO

dianawink@capitalareafcuc.org

2010 North Belfast Avenue

Augusta, ME 04330

622-3442 · Fax 623-2276

www.capitalareafcuc.org

Casco Federal Credit Union

Martinique Allen, CEO

mallen@cascofcu.com

375 Main Street · P.O. Box 87 · Gorham, ME 04038

839-5588 · Fax 839-5413

www.cascofcu.com

Branch:

393 Ossipee Trail · Gorham, ME 04038

839-5588 · Fax 839-3971

CREDIT UNION LISTINGS continued

Central Maine Federal Credit Union

Kerry Hayes, CEO

khayes@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

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:

150 Main Street · 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

783-0351 · Fax 786-0523

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 · South 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

460 Wilson Street · Suite 1 · Brewer, ME 04412
000-000 · Fax 000-0000

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

Derek Hebert, CEO

dhebert@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 689-2154

218 Lisbon Street · Lisbon, ME 04250
800-750-0959 · Fax 330-4000

30 Landing Road (*inside Walmart*)
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 04906
800-750-0959 · Fax 386-5503

CREDIT UNION LISTINGS continued

Franklin-Somerset Federal Credit Union

Bev Knapp, CEO

bknapp@f-sfcu.com

114 East Madison Road · Madison, ME 04950

612-5400 · Fax 474-0028

www.f-sfcu.com

Branches:

485 Wilton Road · Farmington, ME 04938

1-800-339-3228 · Fax 778-4986

476 Main Street · Kingfield, ME 04947

265-4027 · Fax 265-4028

20 Main Street · Madison, ME 04950

696-3691 · Fax 696-8147

26 Leavitt Street · Skowhegan, ME 04976

1-877-952-5800 · Fax 474-0709

104 Main Street · Stratton, ME 04982

612-5455 · Fax 246-2014

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

Catherina Blais, CEO

cathy@greatfallsfcu.com

34 Bates Street · Lewiston, ME 04240

782-7192 · Fax 782-5501

www.greatfallsfcu.com

Branches:

760 Minot Avenue · Auburn, ME 04210

753-0500

1176 Main Street · Monmouth, ME 04259

933-2667 · Fax 933-3261

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

KSW Federal Credit Union

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

KV Federal Credit Union

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

Lincoln Maine Federal Credit Union

Ryan Reed, CEO

ryan@lincolnmainerfcu.com

171 West Broadway · P.O. Box 220 · Lincoln, ME 04457

794-8623 · Fax 794-8187

www.lincolnmainerfcu.com

Lisbon Community Federal Credit Union

George Roy, CEO

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

Maine Family Federal Credit Union

Dan Clarke, CEO

dclarke@mainefamilyfcu.com

555 Sabattus Street · Lewiston, ME 04240

1-800-783-2071 · Fax 786-8765

www.mainefamilyfcu.com

Branch:

831 Minot Avenue · Auburn, ME 04210

Maine Highlands Federal Credit Union

Rhonda Taylor, CEO · Maria Wooten, President

rtaylor@mhfcu.com · mwooten@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

Maine Media Federal Credit Union

Jennifer Hartel, CEO

jenny@mainemedia.com

295 Gannett Drive · S. Portland, ME 04106

774-4307 · Fax 791-6692

www.mainemedia.com

Maine Savings Federal Credit Union

Vanessa Madore, CEO

vmadore@mainesavings.com

101 Western Avenue · P.O. Box 347
Hampden, ME 04444

862-6500 · Fax 862-6502

www.mainesavings.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

Stephen Wallace, CEO

swallace@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

Milestones Federal Credit Union

Amanda Piper, CEO

CEO@milestonesfcu.com

291 Pine Street · Lewiston, ME 04240

783-3991 · Fax 783-4178

www.lewistoncu.com

CREDIT UNION LISTINGS continued

Midcoast Federal Credit Union

Joe Gervais, CEO

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

New Dimensions Federal Credit Union

Ryan Poulin, CEO

rpoulin@newdimensionsfcu.com

94 Silver Street · Waterville, ME 04901

872-2771 · Fax 861-8097

www.newdimensionsfcu.com

Branches:

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

Jeff Davenport, CEO

jdavenport@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

Chris Bouchard, CEO

chrisb@otisfcu.coop

170 Main Street · P.O. Box 27 · Jay, ME 04239

897-0900 · Fax 897-3927

www.otisfcu.coop

Oxford Federal Credit Union

Joann Bisson, CEO

joannb@ofcu.org

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

824 Roosevelt Trail, Suite 3 · Windham, ME 04062

282-4156 · Fax 892-0734

Sabattus Regional Credit Union

Tiffany Stewart, CEO

tiffany@srcu4u.com

2 Middle Road · P.O. Box 250 · Sabattus, ME 04280

375-6538 · Fax 375-8933

www.srcu4u.com

Saco Valley Credit Union

Kevin Partridge, CEO

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

Kyle Casburn, CEO

kcasburn@seaboardfcu.com

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

Seabcooke Valley Federal Credit Union

James Lemieux, CEO

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

The County Federal Credit Union

Ryan Ellsworth, CEO

ryan.ellsworth@countyfcu.org

82 Bennett Drive · Caribou, ME 04736

498-8756 · Fax 498-4109

www.countyfcu.org

Branches:

232 Main Street, Suite 6 · Fort Fairfield, ME 04742

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

Town & Country Federal Credit Union

David Libby, CEO

David.Libby@tcfcu.com

557 Main Street · P.O. Box 9420

South Portland, ME 04116-9420

773-5656 · Fax 772-3624

www.tcfcu.com

Branches:

257 U.S. Route 1 · Scarborough, ME 04074

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

Trademark Federal Credit Union

Peter St. Onge, CEO

Peter.StOnge@trademarkfcu.org

Operations Center

145 Pleasant Hill Road

Scarborough, ME 04074

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

TruChoice Federal Credit Union

Kenneth Acker, CEO

kenneth.acker@trufcu.com

272 Park Avenue · P.O. Box 10659

Portland, ME 04104

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

CREDIT UNION LISTINGS continued

University Credit Union

Renée Ouellette, CEO

rouellette@ucumaine.com

15 Main Street · Orono, ME 04473-4000

889-8600 · Fax 889-9086

www.ucumaine.com

Branches:

139 Rangeley Road · University of Maine

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

Jeff Seguin, CEO

Jeff@winthropcreditunion.org

94 Highland Avenue · P.O. Box 55

Winthrop, ME 04364

377-2124 · Fax 377-2767

www.winthropcreditunion.org



**What a great spot
to manage money.**

Evergreen
Credit Union
Everywhere You AreSM

Serving All Southern Maine

(207) 221-5000
egcu.org

Personal
Business



Naples | Portland | South Portland | Windham

Best wishes for a great year!

**CUMBERLAND
COUNTY**

Federal Credit Union

KEEPING BANKING SIMPLE SINCE 1954

Gray Portland Westbrook Windham Yarmouth
Falmouth Operations Center

myccfcu.com **(207) 878-3441**

NCUA
Member FDIC
Equal Housing Lender

**EQUAL HOUSING
LENDER**



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

Serving all who live, work, worship or attend school in Hancock,
Penobscot, Waldo, and Washington Counties since 1940

Bucksport

177 Main Street • 207.469-6341

Ellsworth

200 Main Street • 207.667.8285

Hermon

2140 Route 2 • 207.848.9995

1.800.639.2206 | seaboardfcu.com



DIRIGO

FEDERAL CREDIT UNION



PROUDLY SERVING

Androscoggin · Oxford · Cumberland · Franklin
Kennebec · Knox · Lincoln · Sagadahoc · Somerset · York

www.dirigofcu.com



*Always ready
with a helping hand.*

2010 North Belfast Avenue · Augusta, ME 04330
207-622-3442 · capitalareafcu.org



THANK YOU TO THE MAINE CREDIT UNION LEAGUE AND SYNERGENT



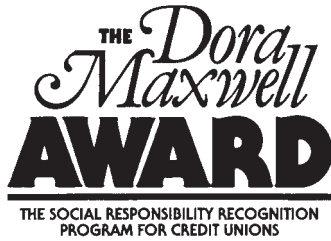
THE COUNTY
FEDERAL
CREDIT UNION



Thank you to the Maine Credit Union League
for your **insight, support and solutions!**

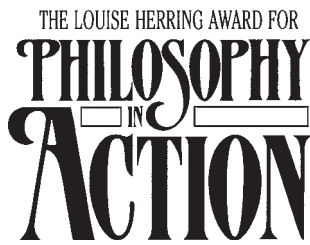


NATIONAL AND STATE AWARDS



2022 Dora Maxwell Social Responsibility Recognition Award Winners

- **First Place, Maine**
NorState Federal Credit Union
Downeast Credit Union
- **Second Place, Maine**
Community Credit Union



2022 Louise Herring Award for Philosophy in Action Winners

- **First Place, Maine**
Changing Seasons Federal Credit Union
Community Credit Union
Five County Credit Union



2022 Desjardins Financial Education Award Winners

- **First Place, Maine Adult Financial Education**
Community Credit Union
- **First Place, Maine Youth Financial Education**
Community Credit Union



LEAGUE AWARDS PROGRAM

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	1998	Francis LeBlanc, Penobscot County FCU
1974	William Dow, Portland Maine City Employees FCU	1999	Jean Gilpatrick, Coast Line CU
1975	Conrad Poulin, Ste. Marie FCU	2000	Richard Gribbin, Maine State ECU
1976	Amedee Gobeil, Auburn FCU	2001	Nelson Jandreau, LaVallée FCU
1977	Joseph Theriault, Winslow Community FCU	2002	Bernard Pagurko, Midcoast FCU
1978	Raymond Brown, NorState FCU	2003	Leon Laffely, Atlantic Regional FCU
1979	Alfred Albert, Atlantic Regional FCU	2004	Richard Bilodeau, Maine Highlands FCU
1980	Raymond Lemay, Maine Family FCU	2005	Roberta Manning, Saco Valley CU
1981	Rene A. Moreau, Westbrook Community FCU	2006	Robert Curtis, Bowdoinham FCU
1982	Florent "Paul" Letourneau, Notre Dame (Waterville) FCU	2007	Robert Crowder II, cPort CU
1983	Adolf C. Leclair, St. Mary's - St. Matthew's FCU	2008	Robert L. Leathers, Eastmill FCU
1985	Joseph P. Parteneau, St. Andre's FCU	2009	Robert Walker, Monmouth FCU
1986	Boyd R. Estabrook, Bowdoinham FCU	2010	Hugh Keene, Community CU
1987	Joseph A. Poirier, Oxford FCU	2011	Robert Brewer, Five County CU
1988	John N. Morrison, Knox County FCU	2012	Donn Goodwin, Brewer FCU
1989	Addison H. Furrow, Lincoln FCU	2013	Chanel Coulombe, Atlantic Regional FCU
1990	Gus Cote, Taconnet FCU	2014	Raymond Gagnon, PeoplesChoice CU
1991	Robert Tarbox, Saco Valley CU	2015	Marc Doyon, TruChoice FCU
1992	Donald Sorey, Seaboard FCU	2016	John Doe, Eastmill FCU
1993	Bernice Jarvis, Eastmill FCU	2017	David Leclerc, Atlantic FCU
1994	Evelyn Desmond, Five County CU	2018	Theresa Coffin, Katahdin FCU
1995	J. Heleodore Brillant, Atlantic Regional FCU	2019	Mason Pottle, Downeast CU
1996	Harold and Charlotte Mason, Cumberland County Teachers FCU	2020	Linda Dulac, Maine Highlands FCU
1997	Harold Grant, Maine Savings FCU	2021	Marcel Gagne, Community CU
		2022	Elizabeth Keene, Community CU

Jeannette G. Morin Award

Outstanding Credit Union Employee

1973	Joseph Schatz, Government ECU of Maine	1998	Gail Richardson, Midcoast FCU
1974	Barbara Haynes, Greater Waterville Area FCU	1999	Christine Barbour, Government ECU of Maine
1975	Patrick St. Peter, The County FCU	2000	Cindy McBrady, Greater Portland Municipal CU
1976	Patricia Mastine, Otis FCU	2001	Joan Rock, University CU
1977	Yolande O'Brien, St. Joseph's Lewiston FCU	2002	Elaine Jandreau, Fort Kent FCU
1978	Alida Blanchard, Infinity FCU	2003	Donna Theberge, Ste. Croix Regional FCU
1979	Nan Chamberlain, St. John's FCU	2004	Mary Jo Freeman, EMMC FCU
1980	Gerard Dozois, Ste. Marie FCU	2005	Pauline Madore, KV FCU
1981	Harold Violette, NorState FCU	2006	Betty Chabot, Maine Highlands FCU
1982	Gilda M. Dennis, Auburn FCU	2007	Arlene Beaulieu, Saco Valley CU
1983	Lorraine M. Bouchard, Atlantic Regional FCU	2008	Colleen McGuiggan, Midcoast FCU
1985	Leia T. Brown, Five County CU	2010	Tammy Creswell, Maine Highlands FCU
1986	Virginia Konan, Government ECU of Maine	2011	Trina Mercier, Central Maine FCU
1987	Jeannine M. Messier, Atlantic Regional FCU	2012	Cynthia Giroux, Oxford FCU
1988	Annette M. Rancourt, Notre Dame FCU	2013	Tina Jamo, Katahdin FCU
1989	Mary T. Dorsey, The County FCU	2014	Linda Howe, Down East CU
1990	Linda Dodson, Atlantic Regional FCU	2015	Nancy Blodgett, Otis FCU
1991	Jean Marquis, Five County CU	2016	Denise Dube, Lisbon Community FCU
1992	Jean Moulton, Notre Dame (Waterville) FCU	2017	Beverly Wallace, TruChoice FCU
1993	Noella L'Heureux, Saco Valley CU	2018	Christine Allen, Central Maine FCU
1994	Lucille Terrio, Sabattus Regional CU	2019	Ann Marie Lane, TruChoice FCU
1995	Michele Paquette, Notre Dame (Waterville) FCU	2020	Kirstyn Birkbeck, Community CU
1996	Elaine Palmer, Oxford FCU	2021	Bette Tomah, Downeast CU
1997	Karen Denis, Taconnet FCU	2022	Chandra Thoits, Midcoast FCU

LEAGUE AWARDS PROGRAM continued

James M. Gratto Award

Outstanding Credit Union CEO

1973	Earl Rancourt, Notre Dame (Waterville) FCU	1999	Steve Obrin, Atlantic Regional FCU
1974	Hugh Whitty, Bangor FCU	2000	Vicki Stuart, Ste. Croix Regional FCU
1975	Olivette Theriault, Winslow Community FCU	2001	Philippe Moreau, Rainbow FCU
1976	Albert Deshaies, St. Joseph's (Biddeford) FCU	2002	Anne Boulette, KSW FCU
1977	Lucia Beaulieu, Portland Maine City Employees FCU	2003	Matthew Griffiths, Coast Line CU
1978	Harvey St. Amand, St. Andre's FCU	2004	David Tozier, St. Croix FCU
1979	Margaret L. Brink, Maine Media FCU	2005	Normand Dubreuil, CCUE, CCE, Maine State CU
1980	Mary Ann Berry, Coast Line CU	2006	Kyle Casburn, Seaboard FCU
1981	Carleton Fournier, Vassalboro FCU	2007	Ron Fournier, Maine Family FCU
1982	Kenneth F. King, Katahdin FCU	2008	David E. Rossignol, NorState FCU
1983	Sylvina Mahar, Oxford FCU	2009	Tucker Cole, Evergreen CU
1985	Rene T. Therrien, Otis FCU	2010	Ken Acker, TruChoice FCU
1986	Jacqueline Fortunato, Maine Education CU	2011	Gail Richardson, Midcoast FCU
1987	Philip J. Bergeron, York County FCU	2012	Roland Poirier, Otis FCU
1988	John O. Greenlaw, Government ECU of Maine	2013	J Hunter King, Trademark FCU
1989	Donald C. Fortin, KV FCU	2014	Philippe Moreau, Rainbow FCU
1990	Beth Plummer, Capital Area FCU	2015	Roger Sirois, Atlantic FCU
1991	Richard Dupuis, Five County CU	2016	Scott Chretien, York County FCU
1992	Howard Dunn, University CU	2017	George Roy, Lisbon Community FCU
1993	Carrie Shaw, Saco Valley CU	2018	Dan Byron, Eastmill FCU
1994	Mariann Goff, Greater Portland Municipal FCU	2019	Steven Baillargeon, Penobscot County FCU
1995	Doreen MacMahan, Oxford FCU	2020	Scott Harriman, Cumberland County FCU
1996	Rhonda Taylor, Dexter Regional FCU	2021	Renee Ouellette, University CU
1997	Eddie Plourde, LaVallée FCU	2022	Jason Lindstrom, Evergreen CU
1998	John Reed, Maine Savings FCU		

League President's Award

Outstanding League Volunteer

1973	Arthur Keniston, Maine Media FCU	1999	Philippe Moreau, Rainbow FCU
1974	Russ Livernois, Lisbon Community FCU	2000	Alvera Bosica, Knox County FCU
1975	Dennis "Don" Soucy, Bangor FCU	2001	Harold Violette, NorState FCU
1976	Albert Seguin, Midcoast FCU	2002	Mariann Goff, CCUE, Greater Portland Muni. CU
1977	John Sutton, Atlantic Regional FCU	2003	Anne Boulette, KSW FCU
1978	H. William Peavey, Government ECU of Maine	2004	Normand Dubreuil, CCUE, CCE, Maine State CU
1979	Joseph Bouchard, The County FCU	2005	Gerry Menard, Atlantic Regional FCU
1980	John Cooledge, Infinity FCU	2006	Ralph Ferland, EMMC FCU
1981	Jeannette Morin, Atlantic Regional FCU	2007	Gail Richardson, Midcoast FCU
1982	Roger Bissonnette, Maine Family FCU	2008	Sidney Wilder, Taconnet FCU
1983	Albert Roy, NorState FCU	2009	Richard Dupuis, Five County CU
1985	Earl Rancourt, Notre Dame (Waterville) FCU	2010	Richard Lachance, Maine Education CU
1986	Philippe Moreau, Rainbow FCU	2011	Luke Labbe, PeoplesChoice CU
1987	Donna Steckino, Community Credit Union	2012	Tucker Cole, Evergreen CU
1988	James Seavey, Springvale FCU	2013	David Rossignol, NorState FCU
1989	Gerry Menard, Atlantic Regional FCU	2014	John Doe, Eastmill FCU
1990	Carl McPherson, Evergreen FCU	2015	Kyle Casburn, Seaboard FCU
1991	Deborah Hubbard, Greater Portland Municipal FCU	2016	James Lemieux, Seaboard Valley FCU
1993	Jacqueline Fortunato, Maine Education CU	2018	Richard Lachance, Connected CU
1994	Gaston (Gus) Lesperance, Maine State Employees CU	2019	David Desjardins, Acadia FCU
1995	Albert Seguin, Midcoast FCU	2020	Ryan Poulin, New Dimensions FCU
1996	Rachel Caron, Maine Family FCU	2021	Matt Kaubris, Oxford FCU
1997	Patrick St.Peter, The County FCU	2022	Joann Bisson, Oxford FCU
1998	Earl Rancourt, Notre Dame FCU		

Diane L. Oceretko Award

People Helping People

2004	Paul Sullivan, Saco Valley CU	2014	Veronica Levesque, Maine Savings FCU
2005	Denise Ouellette, Ste. Croix Regional FCU	2015	Donna Ketchen, Penobscot County FCU
2006	Judy Griffin, Alliance of ME FCU	2016	Donna Girardin, Town & Country FCU
2007	Diane Charland, Taconnet FCU	2017	Stacey Dow, Maine State CU
2008	Christina Carter, Maine State CU	2018	Betsy Sibley, Community CU
2009	Lori Peakall-Cote, Down East CU	2019	Dan Bagley, The County FCU
2010	Dan Emery, Maine State CU	2020	Kayleigh Ogden, Community CU
2011	Catie Scribner, Evergreen CU	2021	Tena Wallace, Midcoast FCU
2012	Johannah Dorr, Seaboard FCU	2022	Patty Kenney, Casco FCU
2013	Joel Wegner, Five County CU		

LEAGUE AWARDS PROGRAM continued

Denis A. Letourneau, Jr. Award

Outstanding League Employee

1990	Jeanine Eastman, Supply, Printing, Direct Mail Services	2006	Ben Jordan, Technology Services
1991	Diane Kane, Data Processing Services	2007	Rebekah Higgins, Card Services
1992	Dale McElhaney, Data Processing Services	2008	Deborah Dawson, Print & Creative Services
1993	John Laverriere, Data Processing Services	2009	Judith Davis, Technology Services
1994	Sherry Cavallaro, Member Services	2010	Debra Trautman, Corporate Marketing
1995	Cheryl Lancaster, Member Services	2011	Kelley Souza, Administrative Services
1996	Don McIntosh, Supply, Printing, Direct Mail Services	2012	Wayne Sladen, Technology Services
1997	J. Thomas Gavin, Member Services	2013	Erica Vachon, Direct Marketing Services
1998	Robert Zidow, Data Processing Services	2014	Michael Rosmus, Direct Marketing Services
1999	Chet Emerson and Kathy Newman, Technology Services	2015	Trevor Jackson, CIS
2000	Andre Levesque, Technology Services	2016	Lois Waterhouse, Payment Services
2001	Mary Anderson, Print & Creative Services	2017	Dennis Perseille, Direct Marketing Services
2002	JoAnn Gobeil, Technology Services	2018	Linda Scott, Member Services
2003	Dawn Paquet, Check Processing & Support Services	2019	John Deem, Information Technology
2004	Cris Wescott, Administrative Services	2020	Amy Conley, Development
2005	Christal Rumery, Check Processing & Support Services	2021	Schelene Shevchenko, Project Management
		2022	Kathy Crawford, Customer Service

League Chairman's Award

1973	Harold Mills, Bates FCU	1982	Philip Durgin, Government Employees Credit Union of Maine
1974	Louis Chartier, NorState FCU	1983	Michael Bohunicky, Lisbon Community FCU
1975	Paul Belisle, St. Joseph's Lewiston FCU	1985	Dr. Lucien J. Pellerin, Notre Dame (Waterville) FCU
1976	Howard Tibbets, Katahdin FCU	1986	Louis C. Labbe, Atlantic Regional FCU
1977	Maurice Fontaine, Maine Family FCU	2004	John Murphy, Maine Credit Union League
1978	Roland Michaud, Winslow Community FCU	2016	Rod Rovzar, Norman Hanson DeTroy
1979	James Reagan, Eastmill FCU	2022	Tucker Cole, Maine State CU
1980	Richard Cyr, Notre Dame (Waterville) FCU		
1981	Erwin Webber, Auburn FCU		

Special Awards

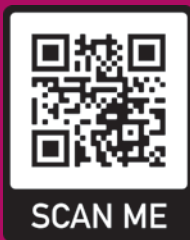
1976	Ruby Bouchard, Presque Isle FCU	1985	Ted Desveaux, Maine Credit Union League
1977	George T. Davis, Maine Media FCU	1989	Charles Hinkley, Sabattus Regional CU
1978	Kathryn Crocker, Lincoln Maine FCU	2000	J Hunter King, Maine Credit Union League
1979	Barbara Libby, Hannaford Employees FCU	2004	Donna Steckino, Community CU
1983	John Murphy, Maine Credit Union League	2004	Tony Poirier, Oxford FCU
1985	Harlan F. Bradford, Mobil Portland FCU		



for TOWN and COUNTRY and

'Local Helping Local'

Town & Country values what's important. That's why our community, members and employees come first. We are committed to building solid long-term financial relationships with our members, while creating a workplace our employees are proud to be a part of. Town & Country's employees and members share a happiness that is contagious.



tcfcu.com





THANK YOU

MAINE CREDIT UNION LEAGUE

FOR 85 YEARS OF SERVICE

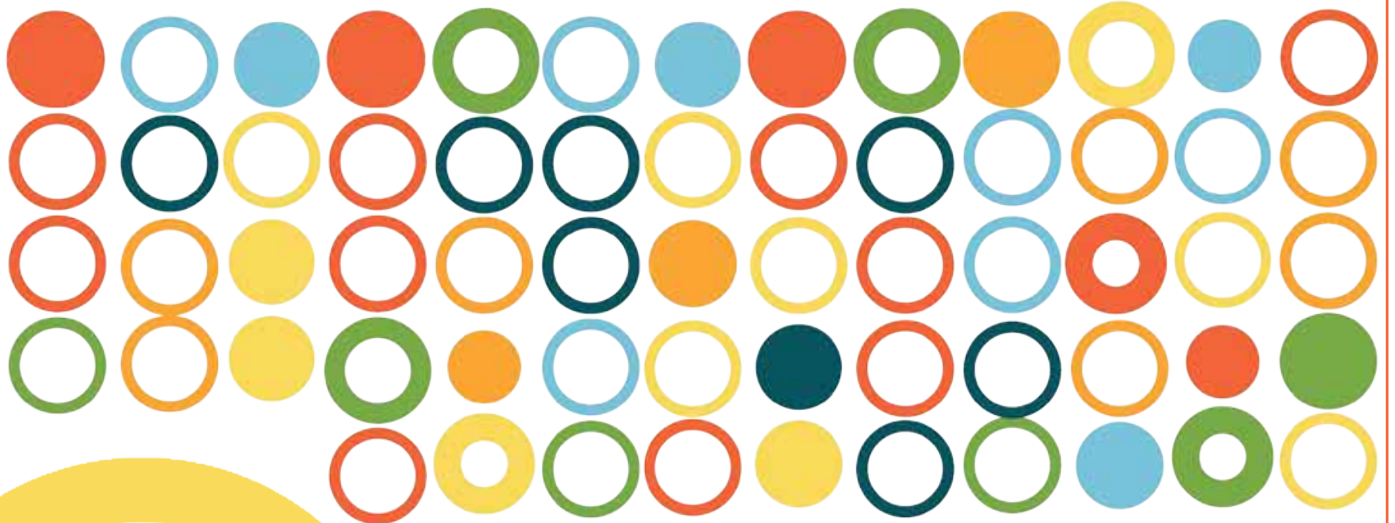
THAT MAKES US SMILE!



C A S C O
FEDERAL CREDIT UNION

WWW.CASCOFCU.COM

**PROMOTING FINANCIAL WELLNESS IN OUR
COMMUNITY SINCE 1954**



Cultivating a thriving community, together.

MIDCOAST
FEDERAL CREDIT UNION

midcoastfcu.me | 877.964.3262

Federally Insured by NCUA



**KATAHDIN
FEDERAL
CREDIT UNION**

A financial institution with a clear vision



THANK YOU MAINE CREDIT UNION LEAGUE AND SYNERGENT



Serving Penobscot and Piscataquis Counties, along with townships located in southern Aroostook County

1000 Central Street
MILLINOCKET, ME
207.723.9718

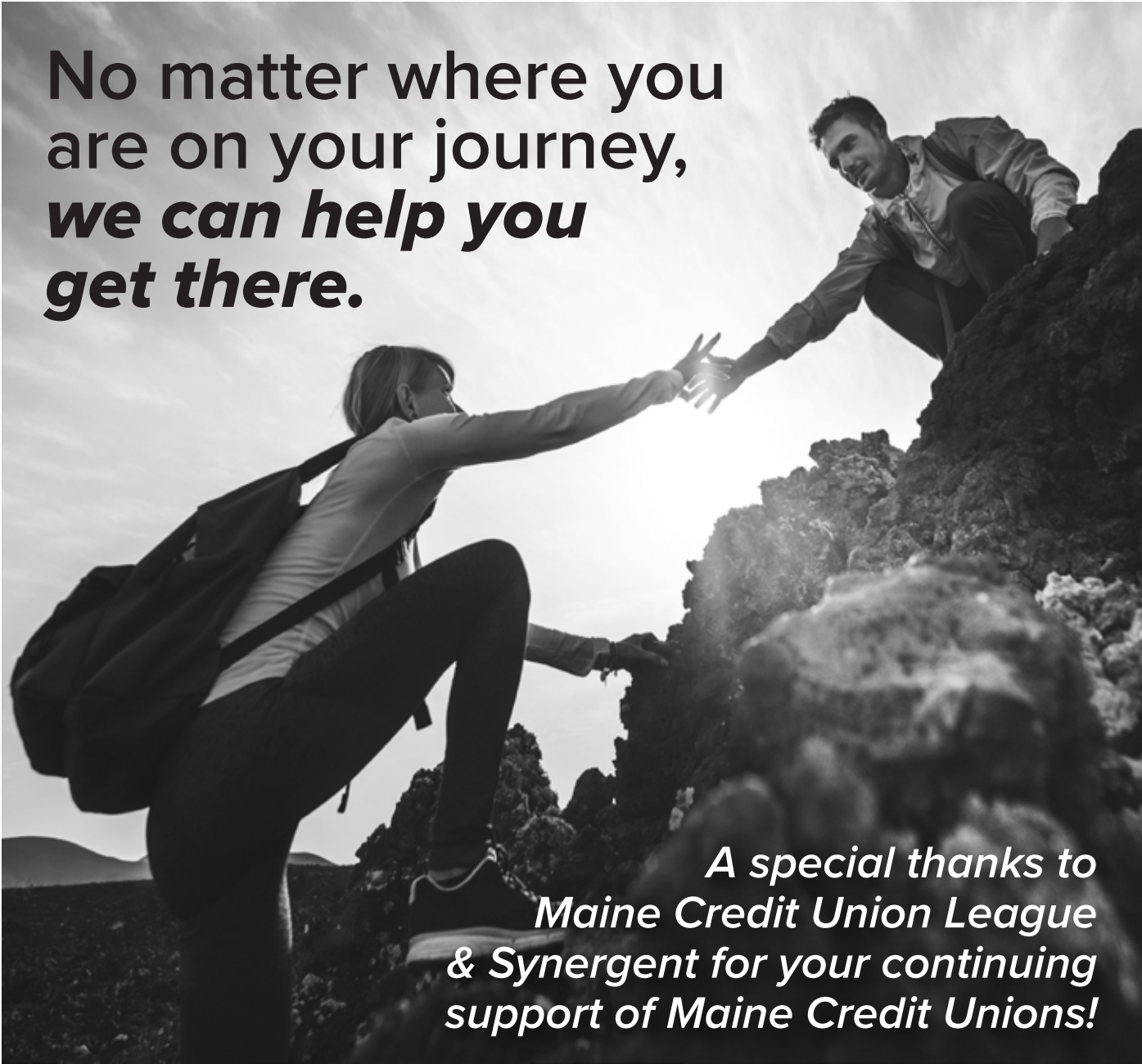
1068 Crystal Road
ISLAND FALLS, ME
207.463.3661

ATM available at both locations

www.katahdinfcu.org

NMLS# 784803





No matter where you
are on your journey,
***we can help you
get there.***

*A special thanks to
Maine Credit Union League
& Synergent for your continuing
support of Maine Credit Unions!*

170 Main St., Jay
(207) 897-0900
www.otisfcu.coop

OTIS
FEDERAL CREDIT UNION

Federally Insured by NCUA. Equal Housing Lender.



A financial future to feel good about.

207.282.4156
peopleschoicecreditunion.com

PeoplesChoice
CREDIT UNION



Biddeford | Saco | Sanford | Wells | Windham Home Loans



Maine Highlands
FEDERAL CREDIT UNION
Personal Service. Shared Value.

*Proud to be a member of the
Maine Credit Union League*



Dexter | Guilford | Dover-Foxcroft | Greenville Jct. | Brownville | Canaan
888-806-6920 | mhfcu.com | Federally insured by NCUA



Thank You Maine Credit Union League
For Your Many Years of Support



Brewer Federal Credit Union is an Equal Housing Lender. Federally Insured by NCUA.



Educate. Empower. Evolve.

**We have options
for all of your
financial needs!**

**Waterville • Winslow • Skowhegan
(800) 326-6190 • newdimensionsfcu.com**

**Thank You
Maine Credit
Union League
for Your
Continued
Support!**



**Lisbon Community
Federal Credit Union**

*The Lisbon Community Federal Credit Union
exists to provide quality products and services that meet the
financial needs of the Membership, while remaining
financially secure.*

325 Lisbon Street, P.O. Box 878
Lisbon, Maine 04250
Phone # 353-4144
Fax # 353-7615

802 Sabattus Street
Lewiston, Maine 04240
Phone # 333-3214
Fax # 333-3215

www.lisboncu.org

**Five County Applauds The Maine Credit Union League for,
85 YEARS OF SERVICE**

**Our Five County Credit Union Board of Directors and staff take pleasure
in thanking and applauding our Maine Credit Union League for
85 YEARS of outstanding service and dedication to
serving our Maine Credit Unions.**



**For All Your Maine Lending Needs
Fivecounty.com • 800.750.0959**

SABATTUS
REGIONAL
CREDIT UNION
We're Here for You!

We want to give a big **thank you** to the Maine Credit Union League for being there for us so we can be here for our members.



2 Middle Road Sabattus, ME 04280---207.375.6538--info@srcu4u.com--www.srcu4u.com



SUPPORTING
OUR MEMBERS
**EVERY STEP
OF THE WAY**



Our most important member is **YOU!**

www.f-sfcu.com

Farmington 800.339.3228 Skowhegan 877.952.5800

Kingfield · Madison · Stratton



Thank you to the
MECUL &
Synergent for all
you do to
support credit
unions and our
members.



downeastcu.com

A Best Places to Work in ME Company
2017 | 2018 | 2019 | 2020 | 2021 | 2022

Federally Insured by NCUA



KSW

Federal Credit Union

"Everything we do, we do for you."



EQUAL HOUSING
LENDER



NCUA



CO-OP
SHARED
BRANCH

MAIN OFFICE

222 COLLEGE AVE
WATERVILLE, ME 04901
202-872-5602

BELFAST

135 WALDO AVE
BELFAST, ME 04915
202-338-5160



Congratulations!

**MAINE CREDIT UNION LEAGUE
FOR 85 YEARS
OF SERVING CREDIT UNIONS**

TRADEMARK FEDERAL CREDIT UNION



TRADE MARK
FEDERAL CREDIT UNION
www.TrademarkFCU.org

In listening to you and working to understand your unique story, we empower you to pursue your passion!

ITM and Branch Services
44 Edison Drive
Augusta, ME
04332

ITM Transactions
145 Pleasant Hill Rd
Scarborough, ME
04074

ITM and Branch Services
340 Main St
South Portland, ME
04106



Connected
credit union

85 Civic Center Drive · Augusta
12 Monument Street · Winslow

1-800-464-3773 · www.connectedcreditunion.org

Federally Insured by NCUA

Community Credit Union
Putting Our Community First, Since 1945!
207.783.2096 - www.communitycreditunion.com

Our Financial Navigator can help connect you to:

- Health & Wellness Services
- Food & Housing Assistance
- Transportation Assistance
- Financial Coaching & Budgeting
- Substance Abuse & Disorder Support
- Childcare & Parenting Resources

Helping our members, employees and community connect to resources.

This Credit Union is federally insured by NCUA and is an Equal Housing Lender.

CONGRATULATIONS
Maine Credit Union League on
85 Years of serving credit unions

MAINE SOLUTIONS
FEDERAL CREDIT UNION

209B Western Avenue
South Portland, ME 04106
207.775.8371 · Fax 207.761.6235
www.mesolutionsfcu.org

*Serving our members in
Cumberland and York Counties*



Secure Laser Check Printing Solutions

Cashier Checks

Money Orders

AP Checks

Starter/Convenience Checks

Highlights:

- ⇒ Easy implementation
- ⇒ Automated check signing
- ⇒ Eliminate pre-printed check stock
- ⇒ .PDF image of each printed check
- ⇒ Hosted at Synergent
- ⇒ Amount protection
- ⇒ MeridianLink direct loan check printing





Excess Share
Insurance

Build Better Coverage

For Large Depositors

Show your strength and stand out in your market by offering your large depositors excess share insurance. ESI can customize deposit insurance to best fit the needs of your members with up to \$5,000,000 in coverage per account.

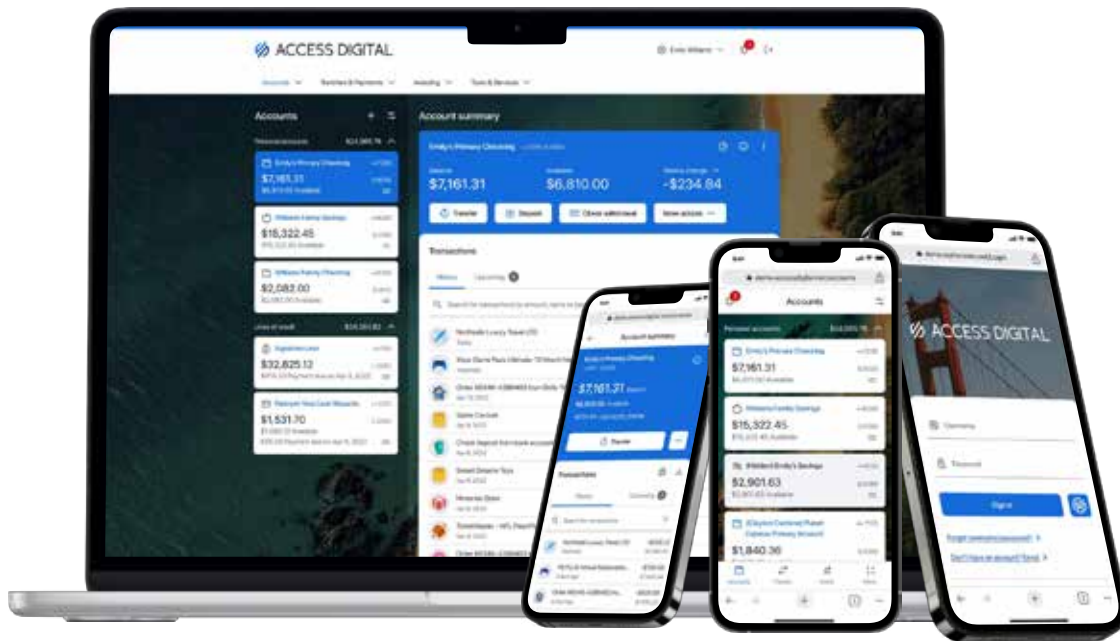
Learn more at [ExcessShare.com](https://www.ExcessShare.com) or call Mike Baswell 614.557.0555





A PROUD PARTNER OF
Maine Credit Union League

Access the future of digital banking



A more human digital banking experience to set you apart from big banks

Digital Banking packed with our most innovative features, including Biometric Authentication Manager, Real-Time Fraud Control, Conversational Banking, a comprehensive Investment suite, and much more



Tina Houdek

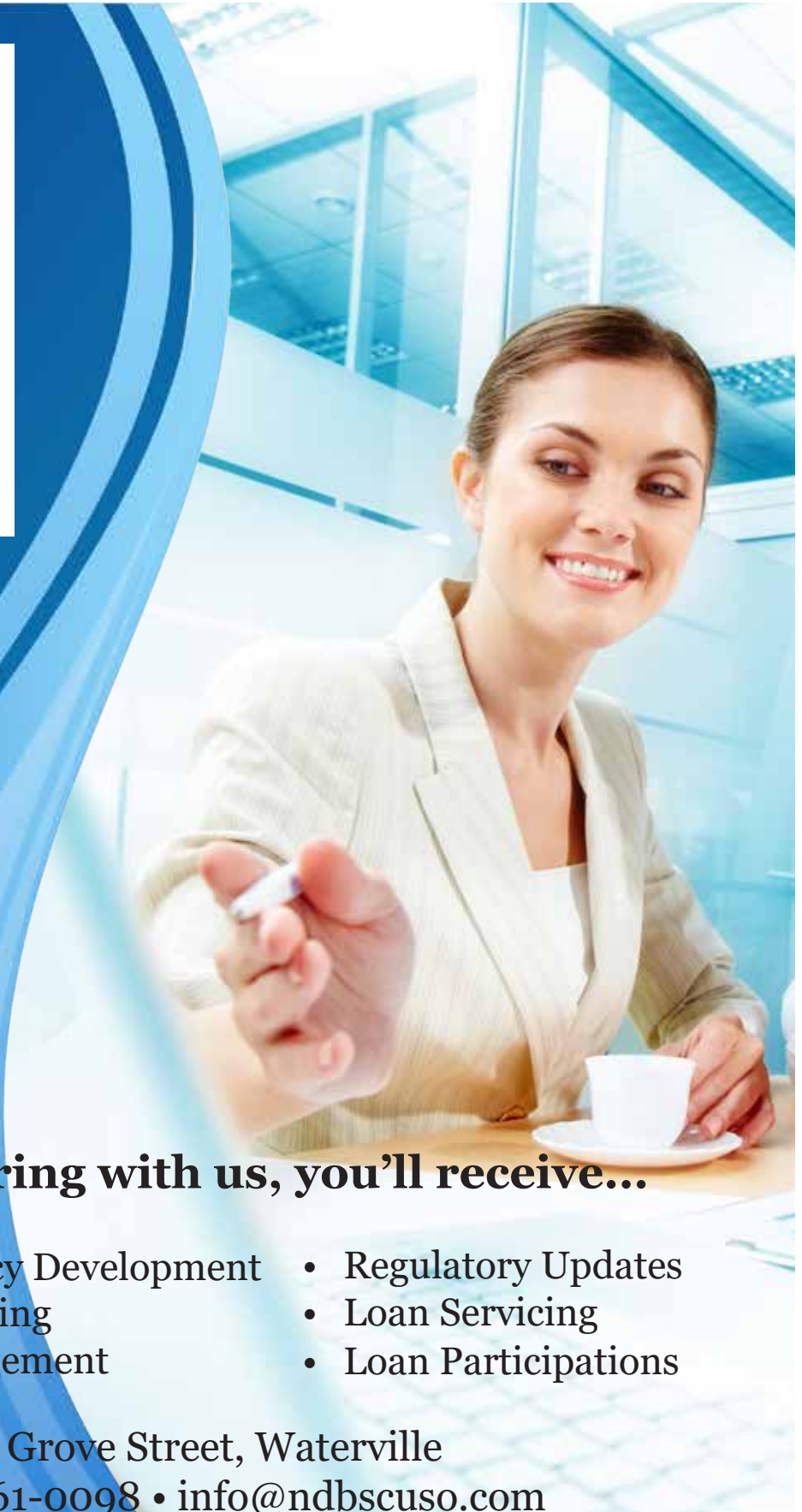
Channel Partner Account Manager, to
find out how we can help you grow.
312.833.4109
CHoudek@AccessSoftek.com

D F X G E W J Q
R A L N P K Y H
Z B C C Y V R U
E N J W E Q M S
O T B X G S S P
F H K T D V Z M

ACCESS SOFTEK, INC



*Your Commercial
Lending Resource!*



By partnering with us, you'll receive...

- Program & Policy Development
- Loan Underwriting
- Portfolio Management
- Regulatory Updates
- Loan Servicing
- Loan Participations

61 Grove Street, Waterville
(866) 361-0098 • info@ndbscuso.com



Managed Risk Vulnerability Scanning

Manage Protection. Manage Risk.

At BTS, we focus on employing people, processes, and technology to continuously monitor and improve your organization's security posture while preventing, detecting, analyzing, and responding to cybersecurity incidents.

We specialize in supporting clients with industry-specific requirements. Contact us to learn how we can support your organization.

- Network Inspection
- Log Analysis and Search
- Threat Detection
- Endpoint Visibility
- Managed Containment
- Cloud Security
- Incident response
- 24x7 Monitoring

**Providing trusted IT Solutions to Maine Credit Unions
for over 25 years!**



800-498-8642
www.btsmaine.com
CUservice@btsmaine.com



Portland Safe
Financial Equipment & Service
Local Source - Many Solutions



1-207-358-4000

235 Portland Road, Gray, Maine



Alarm & Access



Fenco



GLORY



WWW.PORTLANDSAFE.COM

Congratulations to the Maine Credit Union League for 85 years of steadfast service to Maine's credit unions and their members.



ARB's credit union advisory services team provides sensible advice on how to develop strategies for meeting financial reporting requirements and create savvy plans to address operational challenges. Feel confident knowing you can turn to ARB for lasting support with both the routine needs of everyday operations as well as extraordinary circumstances.

Central Maine Auction Center - Auto Auctions of Maine - CM Recovery

REMARKETING EXPERTS

Work With The Best...
Repossession Agent
Auto Auction
Real Estate Auction
Equipment Liquidation

Central Maine
Auction Center



HIRE US TODAY!

WWW.CMAUCTIONCENTER.COM
(207) 848-7027



FINANCE AUTHORITY OF MAINE

We're here for you.

Your partner in expanding business and educational opportunities for the people of Maine.

FAME DIRECT LOAN • MAINE RURAL DEVELOPMENT AUTHORITY • LINKED INVESTMENT PROGRAM FOR COMMERCIAL ENTERPRISES • EQUITY CAPITAL • MAINE NEW MARKETS CAPITAL INVESTMENT PROGRAM • MAINE ECONOMIC DEVELOPMENT VENTURE CAPITAL REVOLVING INVESTMENT PROGRAM • MAINE SEED CAPITAL TAX CREDIT PROGRAM • AGRICULTURAL MARKETING LOAN FUND • POTATO MARKETING IMPROVEMENT FUND • LINKED INVESTMENT PROGRAM FOR AGRICULTURE • NUTRIENT MANAGEMENT PROGRAM • **COMMERCIAL LOAN INSURANCE** • REGIONAL ECONOMIC DEVELOPMENT REVOLVING LOAN PROGRAM • **STUDENT LOAN INSURANCE** • NEXTGENERATION YOUR FUTURE • THE MAINE LOAN • MAINE MEDICAL LOAN • THE LOAN • STATE OF MAINE GRANT PROGRAM • TUITION WAIVER PROGRAM • MAINE'S FUTURE SCHOLARSHIP PROGRAM • EDUCATORS FOR MAINE DENTAL EDUCATION LOAN PROGRAM • MAINE DEBT REPAYMENT PROGRAM • MAINE HEALTH PROFESSIONS EDUCATION FOUNDATION LOAN • JOBS AND JUSTICE VETERINARY MEDICINE LOAN PROGRAM

FAMEmaine.com

1-800-228-3734 • TTY: 207-626-2717

info@FAMEmaine.com

Works for ME





Reference and Information Pages

Board of Directors	7	Convention Sponsors	5	League Awards Program	38
Report of the Chairman and President	1	Credit Union Chapters.....	24	League / Synergent Staff.....	8
Committee Roster	13	Credit Union Listings	25	Statistics.....	16
		Dora Maxwell / Louise Herring / Desjardins Awards	37		

Credit Union Advertisers Pages

Acadia FCU.....	12	Five County CU	50	Midcoast FCU.....	45
Atlantic FCU	15	Franklin-Somerset FCU.....	51	New Dimensions FCU	49
Bangor FCU.....	20	Gardiner FCU	20	NorState FCU	22
Brewer FCU	48	Katahdin FCU	45	OTIS FCU.....	46
Capital Area FCU.....	36	KSW FCU.....	52	Oxford FCU	23
Casco FCU.....	44	KV FCU	18	PeoplesChoice CU	47
Community CU.....	53	Lisbon Community FCU	49	Sabattus Regional CU.....	51
Connected CU.....	53	Maine Family FCU	6	Seaboard FCU	34
Cumberland County FCU	34	Maine Highlands FCU	47	The County FCU.....	36
Dirigo FCU.....	35	Maine Savings FCU	19	Town & Country FCU	43
Downeast CU.....	52	Maine Solutions FCU.....	53	Trademark FCU.....	53
Evergreen CU	33	Maine State CU	21	University CU.....	11

Vendor Advertisers Pages

Access Softek	56	CU Insurance Solutions.....	10	Norman Hanson DeTroy.....	3
Albin, Randall & Bennett	60	CUSO Home Lending /BLS	4	Portland Safe	59
Burgess Tech. Services	58	ESI	55	Synergent	BC
Central ME Auction Center	61	FAME.....	62	Tricorp FCU	IBC
CUNA Mutual Group.....	IFC	NDBS.....	57	Wycom Systems, Inc.....	54