

IMPORTANT NOTICE TO MEMBERS

PRIVACY NOTICE

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

BOARD OF DIRECTORS ELECTION

The Elections Committee has verified the membership qualifications of the following individuals: Ency Whitehill and Steven Baillargeon. Since the number of seats vacated is equal to the number of candidates, distribution of ballots will be eliminated.

Ency Whitehill is a 26 year UCU Board member and currently serves as Chairperson. Retired from the University of Maine, Ency is a resident of Orono and a part-time small business owner. She enjoys serving the UCU membership and staying current with the credit union movement.

Steven Baillargeon currently serves as an Advisor on the UCU Board and provides extensive management experience in the financial services industry, including as a past credit union President/CEO for approximately 20 years. Steve currently works as the General Manager for a modular home manufacturer and resides in Otis, ME.

ANNUAL MEETING

University Credit Union's Annual Meeting will be held at 5:00 p.m. on Wednesday, February 15, 2023 at UCU, 15 Main St, Orono, ME 04473. To register to attend virtually please visit: <https://mbr411.com/q9aka>

2023 HOLIDAY CLOSURES

UCU will be closed on the following holidays in 2023: New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Patriots' Day, Memorial Day, Juneteenth National Independence Day, Independence Day, Labor Day, Indigenous Peoples' Day, Veterans Day, Thanksgiving Day and Christmas Day.

UCU ANNUAL FINANCIAL AUDIT

As a financial institution, we are required to have an independent financial statement audit on an annual basis. As part of this audit, our auditor asks that you review your statements as of December 31, 2022, and contact them if the balance on your deposit or loan account is not correct. Our auditor, Albin, Randall & Bennett, may be contacted at: PO Box 445, Portland, ME 04112 or 207.772.1981. If the statement is correct, no reply is necessary. Please note that this is a routine financial statement audit of University Credit Union only, and is not an audit of any individual member of the credit union.

MEMBERSHIP AGREEMENT INCLUDING FEE SCHEDULE

UCU's membership agreement is available on our website: <https://www.ucumaine.com/wp-content/uploads/2017/03/Membership-Agreement-and-Disclosure.pdf> or can be requested by calling 800.696.8628.

UPDATE CONTACT INFORMATION

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