

Fort Fairfield food pantry benefits from credit union's ending hunger campaign.



PRESQUE ISLE – NorState Federal Credit Union members and employees help raise over \$31,000 last year and was second state-wide amongst credit unions to raise funds for local Ending Hunger efforts. Pictured with Fort Fairfield's Friend Helping Friends food pantry representative is Steve Lewis accepting a donation from NorState's Brooke Murchison, Member Service Representative from the Presque Isle branch location. Fort Fairfield's Friends Helping Friends Food Pantry is one of eleven that NorState

FCU distributed funds to this year!

A kindling experience



VAN BUREN – Alfreda Lausier of Van Buren will have time to kick back this summer and take advantage of a Kindle Fire she won during a recent drawing at NorState Federal Credit Union. Lausier's name was chosen from over a hundred entries. Members and non-members alike who came in during a week-long celebration of NorState's insurance partner, Equinox Insurance of Aroostook, and took

advantage of a free quote to save some money on their home, car, renters, RV or business insurance were entered into the drawing for the Kindle Fire. No purchase was necessary to sign up for the Kindle Fire, and people who came in for a quote were also given an insulated tumbler, compliments of NorState FCU. For more information and a free insurance quote, see a NorState FCU Equinox representative at any branch office or visit us online at www.norstatefcu.org.

Credit Union Compliance Expert (CUCE)

MADAWASKA – NorState is proud to announce that Internal Auditor Adam Kavanagh has completed his training and has received certification by the Credit Union National Association (CUNA) as a Credit Union Compliance Expert (CUCE).

Credit Unions like all financial institutions are faced with countless complex issues involving regulations that affect every aspect of operations.

Compliance with these regulations is extremely important for both the credit union and our members. Most of the regulations have been created for the protection of credit union members and this service is our goal.

The CUCE certification is training in the rules and regulations credit unions are required to follow.

The training involved in becoming CUCE certified is both informal and formal. Informally, one must first have a working knowledge of all aspects of the credit union; from the front lines, loans to collections and accounting.

The formal training took place during a week of classes including daily exams. Passing all of these exams, Adam is not CUCE certified for a three year period, with yearly continuing education requirement.

“Regulations literally can change overnight and keeping up with them is part of the job; being CUCE certified is just the beginning...NorState FCU members depend on it” stated Kavanagh.



SCHOLARSHIP & CERTIFICATIONS

Member Service Advisor earns scholarship monies to further education -

Denyse Guerrette works as a part-time Member Service Advisor at the Madawaska branch office. When she's not at work, she attends Husson University in Bangor, majoring in Physical Therapy.

This fall Denyse will be entering her junior year at Husson and plans on continuing her education after her Bachelor's Degree in Kinesiology for her Doctor of Physical Therapy. Recently, Denyse has been informed she is the recipient of the following scholarships, Husson's \$2,000 Presidential Leadership Scholarship; Husson's \$1,325 Eagle Award, Husson's \$400 for a 3.6 GPA and a \$1,500 Ricker College Scholarship, totaling \$5,225!



Denyse is the daughter of Michael and Cecilia Guerrette of Madawaska. Denyse is the youngest of three children. Her siblings are Mark Guerrette of Madawaska and Debbie Guerrette-Michaud of Brewer. NorState Federal Credit Union is proud of Denyse and all staff who continually prove their outstanding service to membership and individual qualities every day.