

# Among Members

Member Newsletter • April 2019

**NorState**  
Federal Credit Union  
*Your Lifelong Financial Partner*

## Membership at NorState has its PERKS!

**NEW PROGRAM ROLL OUT** – Susan G. Whitehead, President and CEO of NorState Federal Credit Union is pleased to unveil the new LuvMyCU Perks program, for all members of the credit union starting in April.

“We have an amazing membership of over 14,000 members and when our management team sat down and started thinking about ways to say thank you to all, it became a ‘think tank’ of ideas, but I believe this program will express our utmost appreciation to those members who have shown their loyalty to the credit union over the years.”

Also, it will encourage another generation to work up toward goals in savings and lending for their financial futures as well.”

NorState’s LuvMyCU Perks program is based on longevity of membership, combined shares and loans business with the credit union, as well as usage of a combination of products and services readily available to members.

From bronze to platinum, LuvMyCU

Perks is beneficial at every stage, paying more on savings and less on loan rates. When you become a NorState member, you’re automatically enrolled in our LuvMyCU Perks program.

With the length of membership, the business with the credit union and each service or product you use adds up and your journey towards platinum begins and translates into discounted loan rates and increased dividends.

When you utilize the credit union’s Perks program, this encourages you to save more and make solid financial loan decisions.

## The Aroostook Chapter of CUs does a “souper” job fighting hunger locally with a collaborative team effort

A two month local challenge to collect soup as part of the national Souper Bowl of Caring campaign came to an end with members of the Aroostook Chapter of Maine Credit Unions collecting more than \$15,000 in soup and cash donations to deliver to food cupboards and pantries in Aroostook County.

“The donations from the community for this program have been tremendous. County folks never fail to step up and go above and beyond when it comes to supporting efforts that help others in need. It’s one of the things that makes Aroostook such a special place to live. We are so thankful to our communities, and our employees, for making this drive so ‘Souper,’” said The County Federal Credit Union President and CEO Ryan Ellsworth.

In total, credit unions collected

NorState FCU has been serving members since 1941.

Those 78 years of experience in financial and member services allows us to work

*“Providing members with the best opportunities to succeed. Working together is how we achieve.”*

Susan G. Whitehead, CEO

hard with members toward financial success.

“We help fund their dreams, that’s why we’re here, adds Whitehead.

It’s our job to provide our members with the best opportunities to succeed. Working together is how we achieve.”

For more information about NorState and LuvMyCU Perks, stop by any one of their convenient locations or get more information online at [norstatefcu.org](http://norstatefcu.org). You can apply for membership today in person or online, and start your journey with LuvMyCU PERKS.

**See PERKS brochure  
Page 4**

“The people of Aroostook County continue to amaze me with their generosity. When they were asked to help us feed those in need, they stepped up to bring in cans of soup and helped the credit unions far surpass its expectations for this campaign. Thank you!” said Acadia Federal Credit Union President and CEO Dave Desjardins.

Acadia, NorState, and The County Federal Credit Unions tackle hunger all year long as part of the Maine Credit Unions Campaign for Ending Hunger. They made the collective decision to participate in the Souper Bowl of Caring as part of that larger effort.

“It is very rewarding once again, to see all three credit unions, all headquartered in Aroostook County, continuing a

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# Your Credit Union Volunteers

An inside look at some Member-elected Board of Directors

## Muriel Dechaine

Secretary, Board of Directors  
21 Years



Muriel, or Mur as we call her, is a retired credit union loan officer. She graduated from high school and started her career with on-the-job trainings. Muriel's community involvements include: Christian Ministry, Teen Retreat Leader, Marriage preparations leader, a Cursillio Leader, Eucharistic Minister and was an active Boy Scout leader when her two boys were younger. She lives with her husband Don in St. David.

## Leigh Smith

Director, Board of Directors  
1 Year



Leigh graduated from Presque Isle High School and attained a Bachelors from Mount Ida College in 2007. He then attained his Masters of Management from Husson College in 2009. Leigh is a real estate agent with RE/Max County and a landlord in central Aroostook. Leigh's involvements include: UMPI Board of Visitors, PI Rotary Club, Aroostook County Treasurer, PI Downtown Revitalization, Finance Council and member of the Precious Blood. He enjoys downhill skiing, flying and antique tractors.

**NATIONAL  
VOLUNTEER  
WEEK**

**THANK YOU**

to our  
NorState FCU Volunteers!

Board of Directors &  
Supervisory Committee  
128 Combined Years of Service!



Cliff  
Cyr



Muriel  
Dechaine



Ray  
Marquis



David  
Mitchell



Bert  
Cyr



Mary  
Ann  
Chasse



Maurice  
Pelletier



Sharon  
Chasse



Leigh  
Smith



Jeffrey  
Davenport

All NorState FCU  
Offices will be **CLOSED**  
on **Monday, May 27, 2019**  
in observance of  
Memorial Day.

## Board of Directors Nominees Sought

Members wishing to be considered for nomination must contact a member of the Nominating Committee to obtain a volunteer application packet. A completed application must be returned to the Nominating Committee prior to February 25, 2019. Nominations by petition may also be considered and may be obtained by submitting a petition signed by 1% of the current membership, (142 members), along with a completed volunteer application to Muriel Dechaine, Secretary of the Board. The petition and volunteer application must be received by the Secretary prior to 4:00 PM, April 15, 2019, at 78 Fox Street, Madawaska, ME 04756 address.

# ANNUAL MEETING

Thursday Evening  
May 23, 2019

Madawaska High School  
Cafeteria  
5:30 p.m. EST

Open to all Members  
of NorState FCU!

## Spring Clean YOUR FINANCES



### 1. Clean up your credit

Get your annual credit score report from the 3 major credit reporting companies through [annualcreditreport.com](http://annualcreditreport.com)

### 2. Review regular expenses & purge

Do you really need all those subscriptions? Sometimes its better to cancel unnecessary subscriptions, wait a while and see if you can live without. Wants versus needs.

### 3. Shred documents you don't need

### 4. Update your beneficiaries

## “Souper” Job fighting hunger

*Continued from page 1*

long tradition of collaboration on important community projects. This community is so supportive of one another, and the Aroostook Chapter of Credit Union’s is happy to facilitate bringing people together to impact the communities we serve. The success of this program definitely fits the credit union mission of ‘people helping people’ and we are all very pleased with the overwhelming support the program has received,” said Aroostook Chapter of Credit Unions

Tackle Hunger Committee member Dan Bagley.

The Souper Bowl of Caring began as a grass roots movement in a South Carolina church in 1990 to collect cans of soup during the Big Game. That first year saw almost \$6,000 in donations, and has continued to grow into a multi-million-dollar national annual campaign. Last year, the Souper Bowl of Caring collected soup in excess of \$8 million. Although the campaign is completed nationally, each local initiative keeps its donations within

its own community. Which is why, when Aroostook County credit unions decided to take on the event, they partnered with Aroostook County Action Program to help coordinate the local distribution of their collections.

Nine Community Cupboards and 11 food pantries throughout 15 Aroostook County communities received the donations. Recipient towns included Caribou, Presque Isle, Fort Fairfield, Houlton, Washburn, Perham, Mapleton, Fort Kent, St. Francis, Mars Hill, St. Agatha, Madawaska, Ashland, Van Buren, and Eagle Lake.



NFCU IS GOING TO THE “SOUPER” BOWL - NorState FCU’s patriots are sporting their ‘souper’ bowl to end hunger jerseys in support of bringing awareness to the ending hunger efforts in our communities. Pictured L-R: Tasha Mueller, MSA; Melinda Pelletier, MSA and Susan Whitehead, CEO. *NorState photo.*

## EMPLOYEE RECOGNITIONS



10 Years of Service  
Commercial Loan Analyst  
Karen Lavoie



Tasha Mueller  
Promoted to Loan Officer  
Madawaska

# Membership has its perks!



Introducing

LuvMyCU  
**PERKS**

**NorState**  
Federal Credit Union  
Your Lifelong Financial Partner

## NorState is pleased to announce **LuvMyCU Perks** – our way of saying thanks to all members.

Through **LuvMyCU Perks**, members who use NorState products and services can now save more based on their Bronze, Silver, Gold, and Platinum status.

Member loyalty matters and has its perks. The longer you have been a member and the more services you have with NFCU—in combination with your account balances and relationships

maintained—you can earn rate increases on deposit products, rate reductions on loan products, along with other perks.

**LuvMyCU Perks** is NorState Federal Credit Union's way of saying thank you for your loyalty and longevity. Open a NorState account for your child or grandchild, so that they can enjoy the perks of being a member, too.

### LuvMyPerks by level include:

		Bronze	Silver	Gold	Platinum
<b>Criteria</b>	Membership Years	0-2 Years	2-6 Years	7-10 Years	10+ Years
	Combine Shares/Loans*	\$25 - \$2,499	\$2,500 - \$14,999	\$15,000 - \$49,999	\$50,000+
	Number of Active Products <small>(Active for 3 months or more)</small>		4 or more	7 or more	10 or more
<b>Benefits</b>	New Share Certificate	Current Rate	Silver Premium Rates	Gold Premium Rates	Platinum Premium Rates
	New Loan	Current Rate	Silver Discounted Rates	Gold Discounted Rates	Platinum Discounted Rates <small>+Additional Platinum Perks</small>

### Level-Up by Adding Products!

#### NorState Federal Credit Union Product Offerings

Auto Pay  
Christmas Club  
Club Accounts  
Consumer Loans  
Courtesy Pay  
Credit Card  
Debit Card  
Direct Deposit

eReceipts  
E-Statements  
Extended Warranty  
GAP  
Health Savings Account  
IRAs  
Mobile Banking  
Money Markets/Flex Accounts

Mortgage Loans  
Online Banking  
Online Bill Pay  
Remote Deposit  
Share Certificates  
Share Draft Account  
Text Message

For more information about **LuvMyCU Perks**, stop by your nearest branch or call today: 1-800-804-7555 or go to [www.norstatefcu.org](http://www.norstatefcu.org).

\*Balances equal the daily total of all combined Share/Loan accounts as of end-of-day.  
LuvMyCU Perks is subject to change without notice. LuvMyCU Perks does not apply to Business Accounts.

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[www.norstatefcu.org](http://www.norstatefcu.org)



**CREDIT UNION**  
**Financial Fitness Fair**  
 A Money Management Experience

**12th Annual Financial Fitness Fair**  
**Tuesday, April 30, 2019**

Open enrollment for all Aroostook High School Juniors  
 Sign up with Guidance Office by March 22

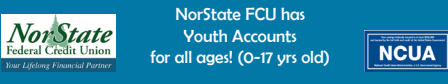
presented by **Maine Credit Unions**  
 Aroostook Chapter



celebrate credit union youth month



**ATTENTION YOUTH MEMBERS!!**  
 Deposit money into your Youth Share Account between April 1-30 & be entered to win a prize!  
 See a Member Service Advisor for more information today!



# We get by with a little help from our friends

ST. JOHN VALLEY – NorState Federal Credit Union is a people-helping-people, not for profit cooperative that is always looking for ways to volunteer within the communities they serve, or to enrich the communities with promoting or sponsoring events, gatherings and projects throughout Aroostook County and northern Penobscot County as well.

“Looking at our sponsorship goals for 2019, we wanted to brand our credit union with local events that bought something to the community, to businesses and people, to young and old alike, according to NorState’s Executive Marketing Director, Denise Duperré.

“We went through years of requests from individuals and event coordinators, and looked at regularly scheduled events within different areas of the county, and identified those events that benefited both community and citizens, as well as assist event coordinators who were probably in need of that beneficial ‘boost’ to keep things fresh and enjoyable for years to come.”

Recently, NorState FCU partnered with the Town of Madawaska’s Music in the Park series, held annually on Thursday evenings in the town’s Bicentennial Park. The local music series has been alive and well attended for many years now thanks to a dedicated committee of locals who love to bring joy and music to young and old alike. A variety of local musicians, many of who donate or offer their time and talents at a reduced rate, keep the local event moving forward. The committee sets out to calendar the Thursday evening events as well as holiday bookings around Independence and Labor days from middle of June through September. When there is rain in the forecast, they let people know on social media that the event moves inside at the Multi-Purpose Center.

“Through a generous donation from the credit union, adds Jane Corbin Carter, long-time Music in the Park coordinator, we are able to focus on raising funds necessary to

bring in local artists, update outdated equipment, and focus on increasing attendance and welcoming more businesses to participate during the NorState Music in the Park series.

This event brings in young families, teens, retirees and allows family and friends to gather and enjoy each other’s company while listening to good tunes, added Carter. It allows local health care facilities to offer outings to their clients and locals on a fixed income to enjoy a few hours of free entertainment and friendship.”

“Branding our credit union with a local music series, and giving support and encouragement to a successful annual, weekly event, is a winning combination for our communities, added Duperré.

NorState FCU cares about its members and the communities we live and work in. So, like The Beatles song lyric suggests, I get by with a little help from my friends, we need to pull

together and create an environment where no body is alone.”

The NorState Music in the Park series opens mid-June and is free to all who come to listen to local musicians from 6-8pm, every Thursday evening through September. Bring your lawn chair or a blanket, bring your family and friends, and enjoy the entertainment, vendors and the atmosphere of community.



**With a Little Help from My Friends** – NorState’s Music in the Park committee representative Jane Corbin Carter (middle) accepts a donation from NorState Federal Credit Union’s CEO Susan G. Whitehead (left) and Executive Marketing Director Denise Duperré (right). The newly named NorState’s Music in the Park will be the same, free annual Thursday evening music series from middle of June to September. Schedule will be released soon.



For every member that switches from paper statements to E-Statements week of **April 21-27, 2019** NorState will donate \$2 to the Aroostook Coop Extension Program who provides agricultural & environmental classes and services locally.