

# The County

SPRING 2021  
Line

## Meet the Lender: *Jessica O.*



Penobscot County Federal Credit Union is pleased to announce that Jessica O. has assumed the Consumer and Real Estate Loan Officer position at the Old Town Branch. The job came available when Joan S. retired late last year after being a part of Credit Unions for over 36 years and part of the Penobscot County FCU family since 2016.

“Jessica brings a wealth of experience to the position after working at The County FCU and in the lending department,” said James M., Vice President of Lending.

“She started her financial career with The County back in 2005 in our Presque Isle Branch as Member Service Representative of Lending and later was promoted to Loan Officer and then again to Branch Manager & Loan Officer of our Caribou Branch. Her knowledge of financial products, her natural way of helping our membership, along with friendly outgoing personality, made this move an easy decision for us.”

“I have always had a passion for working with the public and assisting members in getting into the home they want,” stated Jessica. “Buying a home should be an exciting time, and we do all we can to make the process easy for our members. When members come to us, most often, they want to know how much home they can afford, what’s their interest rate going to be, what’s their payment going to be; do they need to have a down payment? Ultimately we make the process of getting a mortgage for your dream home as simple as possible. We have several options for home-buyers and can tailor fit their mortgage to fit them. I’m a dream home connoisseur, and I love the idea of helping people in Penobscot and Piscataquis Counties.”

## New technology platform coming this fall!

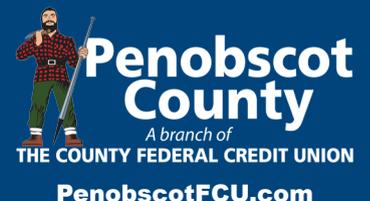
We have some exciting events coming this fall. To better serve you, our valued member, we will be upgrading much of our back-office operations, making for a more efficient member experience: some things you will notice and some things you will not. In addition, many of our products will have new features with a new look and feel. You will see our Online Banking and Mobile Banking platforms experience have been re-imagined from the ground up. It is the next generation of online digital banking, and it has a unified experience from one device to another. We are excited to bring you these advancements. We think you will love them. As usual, our top priority is to ensure a smooth and seamless transition for everyone to the new and better platform.



Serving Aroostook,  
Penobscot and Piscataquis Counties

### Branches in:

Bangor • Caribou • Fort Fairfield • Houlton  
Howland • Mars Hill • Old Town • Presque Isle



## New Faces



**Brandon**  
Member Relations Spec.  
Bangor



**Jaime**  
HR Asst. & Special Projects  
Operations Center



**Tiffany**  
MSR Indirect Lending  
Caribou



**Susan**  
MSC Representative  
Caribou



**Julia**  
Member Relations Spec.  
Old Town



**Anthony**  
Member Relations Spec.  
Old Town



**Samantha**  
Part-Time Teller  
Caribou



**Meghann**  
Part-Time Teller  
Presque Isle

## Promotions



**Kylie**  
Full-Time Teller  
Fort Fairfield



**Kerry**  
MSC Rep/Loan Officer  
Caribou



**Tina**  
Float Member  
Relations Specialist  
Southern Branches



**Brianna**  
Full-Time Teller  
Caribou

## Thinking about some renovations this summer?

Nearly three-fourths of Americans are planning a home improvement project this year, according to an annual national survey. Many of them are likely to be thinking of renovations that will increase the value of their property.

According to the most recent Cost versus Value survey by Remodeling Magazine, the following projects should come closest to paying for themselves and offers the best Return on Investment (ROI).

- Insulating the attic 117% ROI
- Replacing Entry Door 91% ROI
- Refreshing Kitchen 83% ROI
- Bathroom Addition 81% ROI
- Installing New Siding 75% ROI
- Building a Deck 75% ROI
- Attic Bedroom 73% ROI

If you would rather not pay for home renovations out of your savings, you needn't go far to find resources. At Penobscot County FCU, we offer members several ways to finance remodeling, from home improvement loans to equity lines of credit. If your home has gained some value recently, another option is to refinance an older mortgage to free up cash for improvements. Get in touch with one of our loan officers, and let's discuss the best options for you together.



The County offers fixed and variable rate Home Equity Loans for home improvements, debt consolidation, or that dream vacation with several term options to fit your needs. Stop in, call or visit [CountyFCU.org](http://CountyFCU.org) or [PenobscotFCU.com](http://PenobscotFCU.com) today.

**877-318-3838**

## 65<sup>th</sup> Annual Meeting

*Monday, May 3<sup>rd</sup>,  
at 6:00 p.m.*

*Due to circumstances surrounding the pandemic this year's Annual Meeting will be an Online Virtual Meeting.*

**Register in April at  
[CountyFCU.org](http://CountyFCU.org)  
or [PenobscotFCU.com](http://PenobscotFCU.com)**

*All members are invited  
& encouraged to attend.*

## Scholarship Applications Available



This year the credit union will award up to eight \$1,000 scholarships to qualified individuals who are in pursuit of educational advancement.

For complete program details and an application; visit us online at [www.CountyFCU.org](http://www.CountyFCU.org) or [www.PenobscotFCU.com](http://www.PenobscotFCU.com). Applications are also available in all local high school guidance offices.

## Holiday Closings

**Memorial Day**  
Monday, May 31<sup>st</sup>

**Independence Day**  
Monday, July 5<sup>th</sup>

**CountyFCU.org**  
**PenobscotFCU.com**

