

Penobscot County

FEDERAL CREDIT UNION

FALL 2017

Locations and Hours

Old Town

205 Main Street · P.O. Box 434
Old Town, ME 04468
207.827.3165 · Fax 207.827.6674

Lobby Hours

Monday–Friday 8:00 A.M. – 4:30 P.M.
Saturday 9:00 A.M. – Noon

Drive Thru Hours

Monday–Friday 7:30 A.M. – 5:00 P.M.
Saturday 9:00 A.M. – Noon

Bangor

466 Main Street
Bangor, ME 04401
207.941.6373 · Fax 207.941.0979

Hours

Monday–Friday 8:00 A.M. – 4:30 P.M.
Saturday (Drive-Thru only) 9:00 A.M. – Noon

Howland

16 Coffin Street
Howland, ME 04448
207.732.5607 · Fax 207.732.5605

Hours

Monday–Friday 8:00 A.M. – 4:30 P.M.
Saturday (Drive-Thru only) 9:00 A.M. – Noon

Audio Response Line

207.827.4209

Holiday Closings

- Columbus Day** - Monday, October 9
- Veterans' Day** - Saturday, November 11
- Thanksgiving** - Thursday, November 23
- Christmas** - Monday, December 25
- New Years** - Monday, January 1

Early Closing

Tuesday, October 17

Old Town & Howland - Closing at 3 P.M.

Bangor - Closing at 3:30 P.M.

www.penobscotcountyfcu.com



New Services You're Going to Love

Apple Pay

Beginning Oct 3, you'll be able to add your PCFCU debit and/or credit cards to your mobile wallet, on your Apple devices (iPhone, Apple watch, or iPad)

What's There to Love?

- **Security** – a 16-digit code (Device Account Number) will replace the real credit card number and will be transmitted for every payment. This means merchants/employees will never see your actual account number. In addition, Apple does not see any aspect of the transaction, and it does not store any related data.
- **Easy to Use** – When is the last time you dug through your wallet, unable to remember where you last left/used your card? With Apple Pay, you have your card in the palm of your hand. Simply place your device near the POS contactless sensor and place your finger over the touch ID button. Using your unique fingerprint, the device will transmit the payment and a subtle vibration will let you know that the payment has been made.

Kasasa Rewards Checking

Stay tuned for official details after the release date of October 19. However, what fun would it be if we didn't give you a little teaser of what's to come:

- **Cash/Cash Back Option(s)** – Earn money by simply using your checking account
- **Returned ATM Fees** – any ATM is your ATM

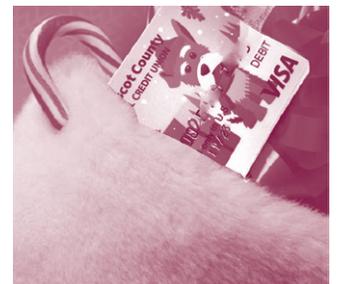
Remote Relationships.

PCFCU offers digital conveniences like online banking, Apple Pay, and Remote Deposit Capture but we'll never phase out Member Service Representatives in favor of robots. If you have a tricky issue to resolve, there's no substitute for a knowledgeable and caring person. And after all, relationships are what credit unions do best.

You are part of something bigger – you are Penobscot County FCU. Your credit union is not like any other kind of financial institution. It's yours. Stop by and see what you might be able to do, with all of us working together.

Time for Stocking up on Your Favorite Gifts

Our Visa Gift Cards fit everyone and take the guess work out of gift-giving. You choose the amount, they choose what to buy. It's the gift that's easy to wrap and easy give. Stop in to a branch today for more details.



Update to the Rate & Fee Schedule: Effective 10-1-17

New Service Charges: Non-Member Notary Fee: \$15.00/document (Free to Members)
Free Bill Pay for Kasasa Accounts: (currently charge \$2.00 for non-Kasasa Accounts)

Secure In-branch Shredding: 3lbs for \$3.00/month (Free for Kasasa Accounts)

Revised Service Charge Non-Member Check Cashing Fee: \$15.00 (currently \$10.00)

How to Spot Frauds & Scams¹

You've heard the saying "if it sounds too good to be true, it probably is." Common scams change, but you can protect yourself by learning how to spot the red flags that can signal a scam.

- 1. Promises of guaranteed riches:** Scammers dangle the prospect of wealth to convince you to put your money into their deals. When the seller focuses only on how much you can make, beware. They'll say things like "You'll never have to work again." "No risk." "You're guaranteed to make money." A real investment carries risk. Ask questions about where the profits come from, and what the risks are.
- 2. Pressure to act right now:** Be cautious when you hear a sales pitch urging you to act immediately before an opportunity disappears. You'll hear things like "This is your chance to in on the ground floor." "If you don't take this, someone else will." The fraudster may be trying to keep you from thinking carefully, researching, and talking to your family or a trusted advisor.
- 3. Special opportunity just for you:** Be careful when someone claims to have inside information that not's available to others. Keeping information secret is a sign there's something the scammer doesn't want others to see. They'll say things like "This product is top secret." "I have inside information that no one else knows." A legitimate advisor gives you written disclosures, answers your questions, explains risks, and discourages you from buying anything you don't understand.
- 4. You've won!:** Scammers say you've won the lottery or another big prize, but to collect, you have to pay an up-front fee or tax. Or, you'll be invited to a "free lunch" seminar that's marketed as educational, when in facts it's a staged sales event. You'll hear "Congratulations, you've won the lottery!" "Come to a free dinner." You can't win a lottery you didn't enter, and you never have to pay to collect a real prize. Some companies offer "free lunch" seminars because they hope giving you something small will make you feel obligated to buy from them.
- 5. I'm just like you:** Promoters sometimes target a particular faith community, social group, or ethnic group and work hard to be accepted, so you're more likely to trust them. They'll ask you personal questions, then use your answers to figure out what sales pitch will most appeal to you. Listen for things like "Everyone is making money on this deal." "Our church friends have all agreed." Hucksters know you're less likely to ask questions if you trust them, so they use association with your friends, faith community, or social group as a shortcut to earn your trust.
- 6. I'm specially trained:** To earn your trust, salespeople tell you they have special certifications, qualifications, or credentials. They want you to think they're experts who know what's best for you. They say things like "I'm an expert advisor." "I've been managing these kinds of investments for two decades." "I'm a certified specialist." Credentials alone don't guarantee expertise or quality of someone's training. It's up to you to find out if a qualification is valuable.

¹ consumerfinance.gov

Need a Vacation from Holiday Spending?



PCFCU is proud to once again offer our Holiday Skip-A-Payment option. Those members that are in good standing on their consumer loans will have the opportunity to skip either a December or January payment on each loan at the credit union. Use the extra cash for whatever you choose: travel, gifts, or holiday expenses. Consider this our early holiday gift to you... for your loyalty and continued membership. The holidays are about giving after all. Look for applications in November.

Our Team

Below you'll find a listing of each of our three branches with the name and title of each employee that works there. For your convenience, we have listed the phone extension for each staff member so you can contact us directly.

Old Town

Steven Baillargeon President/CEO.....	117
Missi Weatherbee V.P. Member Service/ Branch Manager.....	115
Dana Sibley V.P. of Lending.....	128
Bernice Stroba V.P. Accounting.....	121
Roy Weymouth IT/Systems Manager	125
Tess Mairhuber Commercial Loan Manager	123
Joan Sage Mortgage Loan Manager.....	129
Chris Brewer Collections Manager	116
Tracy Smith Credit Counselor	130
Brandon Thayer Accounting Assistant	114
Tina Harmon Accounting Assistant	111
Allie Yous Member Relation Specialist.....	124
Candy Jipson, Receptionist	110
Carrie Reed, Teller	113
Dannin Scher, Teller	112
Mark "Bubba" Cates Custodian Part-Time	110

Bangor

Jess Francis Branch Manager/Marketing Manager	712
Melissa Cote E-Branch Manager	716
Ashley Sprague Member Relation Specialist.....	710
Angie Longstreet Member Relation Specialist.....	710
Darren Willett, Teller	713

Howland

Kathy Long Branch Manager/Loan Officer	511
Cathleen Fichera Member Card Specialist.....	514
Jody Dudley, Teller	510
Barbara Dumont, Teller	512