

Penobscot County

FEDERAL CREDIT UNION

SPRING 2018

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

Memorial Day · Monday, May 28

Independence Day · Wednesday, July 4

www.penobscotcountyfcu.com



50 Years Old, 50 Months of High Interest

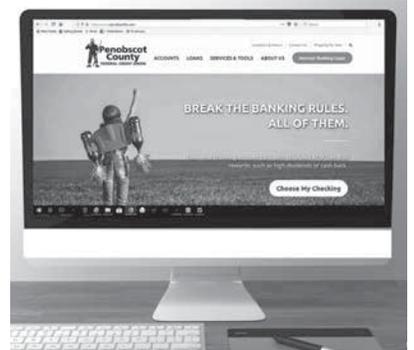
2018 is our 50th birthday, but that doesn't mean we should have all the fun. We want to celebrate with YOU, our members. You are, after all, the reason for our success. For a limited time, we will be offering a 50-Month Share Certificate Special, with an astounding **2.5% APY***!

What will you do with all of the money you earn? Splurging on a birthday gift for yourself seems like a great place to start. Stop in today to take advantage of this “out of this world” special.

* Annual percentage yield with a minimum \$500 deposit. Rate effective as of 01/22/18 and is subject to change. Rate applies to new certificate money only, IRA's and current certificate accounts do not qualify. Early withdrawal fees may apply.

We Had a Makeover

We are excited to announce that our new and refreshed website is live. The updated site www.penobscotfcu.com includes changes to navigation, an improved mobile version, and a cleaner look. Plus, there's a whole host of smaller but impactful changes, all designed to make your experience that much better.



We encourage you to check it out today, on your desktop/tablet/smartphone. We think you will like what you see. Have suggestions? Let us know at website@penobscotfcu.com.



Shop Local

For the past few years, we have been proud to showcase local businesses in our quarterly newsletter. We have joined efforts with these businesses to offer you the best possible service. This quarter's highlight is **Card Enterprises**.

Located at 165 Bangor Road in Ellsworth, Card Enterprises is the home of the unlimited mileage warranty and they specialize in affordable, quality vehicles. Bring this newsletter into Card Enterprises and receive \$500 off your new vehicle purchase and free inspection stickers for the life of your car/loan when financed with PCFCU.



Penobscot County FCU staff members Tracy Smith and Jess Francis pose with Devon Harris, League Social Responsibility Chair Joann Bisson, and League President/CEO Todd Mason.

Three-Time Olympian Helps Celebrate a Milestone Achievement

Recently, Penobscot County Federal Credit Union was part of a celebration – a big one! At an event that featured three-time Olympian Devon Harris, who was also one of the inspirations behind the blockbuster movie *Cool Runnings*, the official, record-breaking total for the 2017 Maine Credit Unions' Campaign for Ending Hunger was announced: **\$740,027.35**, a new fundraising milestone.



Harris, who formed a foundation in 2006 which includes helping make sure children have enough to eat so they can do better in school, praised the credit union effort. “You are providing hope to kids I was once like. Empty cupboard, no food, been there done that. The help that the credit unions in Maine are giving to kids and adults, in general, through your Campaign is amazing. You have found a cause and you are making a difference in the lives of the people in your state. What I would say to you in closing, though, is don’t stop now – the need remains and people need the hope that having enough to eat provides.”

Since 1990, the Maine Credit Unions' Campaign for Ending Hunger has raised more than \$8 million to help end hunger in Maine. In 2017, PCFCU contributed over \$8,000 to the Campaign. If you would like to help us make that donation even bigger in 2018, ask us how you can help. All contributions to the Campaign are tax-deductible.

Funds Availability Policy

Funds “availability” means your ability to withdraw funds from your account, whether those withdrawals are to be in cash, by check, automatic payment, or any other method we offer you for access to your account. Our general availability policy is to make funds available to you on the first business day after the day of deposit. We generally make some portion of a day’s deposits available for withdrawal immediately. In some cases involving paper checks, we will not make all of the funds available as provided above. The first \$200 of your deposits will generally be available no later than the first business day after the day of deposit and usually immediately. If we are not going to make all deposited funds available, we will notify you at the time of your deposit, or soon after, and let you know when funds will be available. Longer delays sometimes apply to safeguard your account.

Our Team

Below you'll find a listing of each of our three branches with the name and title of each employee. 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. Lending.....	128
Bernice Stroba V.P. Accounting	121
Roy Weymouth IT/Systems Manager	125
Tess Greene Commercial Loan Manager.....	123
Joan Sage Mortgage Loan Manager.....	129
Chris Brewer Collections Manager	116
Tracy Smith Credit Counselor	130
Ashley Sprague Loan Processor	119
Brandon Thayer Accounting Assistant	114
Tina Harmon Accounting Assistant	111
Allie Youse Member Relation Specialist.....	124
Candy Jipson Receptionist.....	110
Carrie Bacon Teller	113
Dannin Scher Teller.....	112
Jennifer Levesque Teller.....	122
Mark “Bubba” Cates Custodian Part-Time	110

Bangor

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

Howland

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