



Penobscot County

FEDERAL CREDIT UNION

SUMMER 2016

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

Independence Day - Monday, July 4
Labor Day - Monday, September 5

www.penobscotcountyfcu.com



Message from the CU

While the merger between Penobscot County FCU and Howland-Enfield FCU was official on April 1, the integration of the core processing systems did not take place until Wednesday, June 1st. Effective June 3, the combined credit unions are now operating as Penobscot County Federal Credit Union.

The boards and membership of both credit unions overwhelmingly approved the merger on March 31. Steve Baillargeon, PCFCU President/CEO, believes members will receive an overall enhanced experience, “the merge will allow for current HEFCU members to take advantage of additional products and services that they have long awaited.” As a result of the merger, Penobscot County FCU closed its branch in West Enfield, and will now operate its branch out of the former main office of Howland-Enfield, at 16 Coffin Street.

Penobscot County FCU is now over \$65 million in assets and has more than 9,800 members.

Shared Branching: The Best Kept Secret

Whether you're planning a trip or moving away from home, it's time to tell you about shared branching. This nationwide community of credit unions allows you to do your banking at any participating branch - that's over 5,000 locations - while keeping your account at your home credit union. What's the catch? There isn't one. Here's why shared branching is the best kept secret.



Rather than competing against one another, credit unions have developed a community of cooperation to bring members the best services they can offer. Through shared branching, you are welcome to do your banking at any participating credit union across the country. There are more than 170 locations in Maine alone - more branches than any bank in Maine!

If you're starting college or traveling for work, shared branching ensures that you won't be far from a convenient credit union. You are afforded the flexibility to move and travel all while remaining loyal to your local credit union. So whether you need to withdraw money, deposit a check, or make your loan payment, you can take care of all your financial needs away from home.

Best of all, shared branching is a completely free service! There aren't any hidden fees or charges when you stop into a participating location. Credit unions are doing this for your convenience, not for a profit. Whether you're out of town, or just on the other side of town, visit mainecreditunions.org to find the branch nearest you.

Why Online Banking is the Smart Choice

Bank from Anywhere



With our My P.A.L. Online Account Access you are connected to PCFCU, no matter where you are. This free, fast, secure service is available 24/7/365. Whether you are laying in bed, sitting at the office, or vacationing in Maui, you can check your account balance, transfer funds, order checks, view statements, and make payments.

Deposit Checks Remotely

With our mobile app and Remote Deposit Capture, you may deposit business and personal checks, with ease. Using the camera on your smart phone you may deposit checks into your account, without ever stepping foot into a branch.



Pay Bills the Easy Way



Remember when you had to fill out a check for all of your bills, and then address, stamp and seal the envelope? Those days are over. Sign up for our Online Bill Pay and say “goodbye” to inconvenience and “hello” to freedom, control, savings, and security. It’s never been easier to pay a friend, take care of a utility bill, or pay your rent.

Sign up for My P.A.L Online Account Access today and see just how smart Online Banking is.

We are proud to be from Penobscot County

Being from Penobscot County means being on a first name basis with good ol’ Paul Bunyan and Blue. You know you measure time in distance, not hours. And construction is the season that falls between winter and almost winter. Let us know what being from Penobscot County means to YOU and we may feature it in a future radio ad! Fill out the information below and send it to:

Penobscot County FCU, Attn: Marketing, 205 Main Street, Old Town, ME 04468

✂

Name _____

Being From Penobscot County Means: _____

I give permission for Penobscot County Federal Credit Union to use my idea in future commercials, print ads, marketing materials, or other Credit Union communications without compensation or consideration.

Signature _____ Date _____ ✂



PCFCU held its 48th Annual Meeting on Tuesday, March 22. Staff, volunteers, and members gathered as Steve Baillargeon, President/CEO did a year-in-review and recognized employees with service awards. Debara LaBelle, Accounting Assistant, was recognized for 15 years of service and Ashley Adams, Member Relation Specialist, was presented with the Hamma Award for her untiring dedication to the Credit Union and its members.

Pictured above: Steve Baillargeon and outgoing Board Member, Bob Gallant, who was recognized for his time and dedication to the Board of Directors over the last twenty-plus years.

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

Jess Francis
Marketing Manager 131

Roy Weymouth
IT/Systems Manager 125

Chris Brewer
Dealer Relations Manager 116

Chris Nill
Collections Manager 123

Joan Sage
Mortgage Loan Officer 129

Tracy Smith
Credit Counselor 130

Debbie LaBelle
Accounting Assistant 114

Cathleen Fichera
Accounting Assistant/Card Processor... 119

Ashley Adams
Member Relation Specialist 124

Michelle Mulherin
Member Relation Specialist 118

Candy Jipson, Receptionist 110

Vicki Thibodeau, Teller 113

Tina Harmon, Teller 112

Carrie Reed, Part-Time Teller 122

Mark "Bubba" Cates
Custodian Part-Time 110

Bangor

Tess Mairhuber
Branch Manager/Loan Officer 712

Don Smith
Commercial Loan Officer 716

Molly Clifford, Teller 710

Emily Hanson, Part-Time Teller 713

Howland

Kathy Long
Branch Manager/Loan Officer 511

Brenda Cyr,
Member Relation Specialist 514

Heidi Sullivan, Teller 510

Barbara Dumont, Teller 512

Jody Dudley, Teller 513