



# Penobscot County

FEDERAL CREDIT UNION

SUMMER 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.

### 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** · Wednesday, July 4  
**Labor Day** · Monday, September 3

[www.penobscotcountyfcu.com](http://www.penobscotcountyfcu.com)



## Toes in the Sand. Money at Your Fingertips

We are constantly on the lookout for ways to improve our services to our members; it's just our way of saying 'thank you' for banking with us. In the interest of saving you time, and getting your money to you as quickly as possible, we offer online loan applications. **When was the last time you got a loan from your living room... or while sitting on the beach?**



When you apply online, through our newly redesigned website, your application travels the internet directly to our loan officers, who are ready and waiting to review it. Upon approval, we can then send your documents via email, where you will sign them electronically, using DocuSign. Once those documents are returned, completed and signed, your money can be deposited right in your account within minutes. Need to do an auto loan? No problem. We can still send you the documents electronically, and have a check ready for you to pick up through the drive-thru. Buying at a dealership? Many dealers are happy to have us send a check directly do them so all you have to do is pick up your new ride.

Let us work with you on the quickest and easiest way to get what you need. As much as we love to see you, we understand that sometime it's easiest to do things on your own time. In your jammies. Or maybe your swimsuit. As quickly and smoothly as possible.



## This Tree is the Beginning of Something Beautiful. Help Save This Tree.

If you're still receiving paper statements, we challenge you to sign up for free Internet Banking with e-statements. Give it a try for the next few months; if you don't like it, you can always go back to paper statements. No risks, no costs, only savings. We did the math (because we like that sort of thing) and figured out if all of our members, who are still receiving paper statements, switched to e-statements we could save 2200 lbs of paper each year, equaling 17 saved trees EACH YEAR! Sign up today.

## PCFCU Awards Two \$500 Scholarships

As strong advocates for the communities we serve, PCFCU is proud to once again award local students with scholarships to continue their education. We recognize the financial stress many families feel when it comes to earning a college degree, and we strive to ease that pressure by offering scholarships to graduating seniors.



Congratulations to Kyle Berube, Old Town High School graduate; and Kortney McKechnie, Penobscot Valley High School graduate. Kyle will be attending University of Maine, Orono and Kortney has been accepted to Husson University. We wish you both the best in your studies!

If you wish to contribute to PCFCU's scholarship fund, please contact Missi Weatherbee at 827-3165 ext. 115. It is our hopes to offer this program for many years to come.

## 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: **Right Way Auto**

Linnehan's Right Way Auto was launched in June of 2010, serving its mission: to help you find the Right Vehicle, for the Right Value, while treating you the Right Way. With 2 sales locations, located at 39 Downeast Highway in Ellsworth, and 44 Griffin Road in Bangor, they strive to create a car buying experience that eliminates the games, hassling, and haggling.

Some of what you can come to expect from Right Way Auto:

- Thorough mechanical check and service on every vehicle
- Vehicle History Report available on every vehicle
- Fairly priced vehicles, clearly displayed on every vehicle, and the internet
- **No Doc fees ever**
- Free home deliveries available
- 4 month / 4,000 mile Comprehensive Powertrain Warranty on every vehicle



## PLAY LOCAL

It wouldn't be summer, in Maine, without summer toys. Cove-Side Wheel & Ski, Inc is a full service motorsport dealership located in Newport. They are dedicated to bringing you popular new and used motorsport/powersport vehicles including motorcycles, ATV's, side by side UTV's, scooters and more!

Bring this newsletter to 560 Moosehead Trail, in Newport, and receive **\$5 off an oil change kit.**



## New Saturday Hours

For several years, your Credit Union has been investing in technology that provides a safe and convenient banking environment through Internet Banking and Online Loan/Membership Applications. Due to these (available anytime/any place) enhancements, effective July 21st, our Old Town lobby will no longer be open on Saturdays. You can still access any of our branches (Bangor, Howland, or Old Town) on Saturdays by utilizing the drive-thru from 9 am - 12 noon. Of course, if the need arises, we will accommodate a Saturday appointment. We hope that existing and new members will take advantage of the Electronic Services we've invested in, which include: fast and easy Online Account Opening/Online Loan Applications, Remote Deposit Capture, ATM/Debit Cards and Shared Branching Services

## Break the Banking Rules. All of Them.



Take back your checking account with a Kasasa Cash® Checking Account. Earn up to 3.25% APY\* just for doing simple activities you're probably already doing – like using your debit card.

We will also refund your ATM withdrawal fees, nationwide – so any ATM is your ATM, whether you're in Bangor, Portland, Calais, or anywhere else.

\*Annual Percentage Yield and is subject to change. For complete qualification information and account details, please visit <https://bit.ly/2t2zStV>

## 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

|  |     |
|--|-----|
| <b>Steven Baillargeon</b><br>President / CEO .....                 | 117 |
| <b>Missi Weatherbee</b><br>V.P. Member Service/Branch Manager..... | 115 |
| <b>Dana Sibley</b><br>V.P. Lending.....                            | 128 |
| <b>Bernice Stroba</b><br>V.P. Accounting .....                     | 121 |
| <b>Roy Weymouth</b><br>IT/Systems Manager .....                    | 125 |
| <b>Melissa Cote</b><br>E-Branch Manager .....                      | 123 |
| <b>Joan Sage</b><br>Mortgage Loan Manager.....                     | 129 |
| <b>Donna Ketchen</b><br>Collections Manager .....                  | 119 |
| <b>Tracy Smith</b><br>Credit Counselor .....                       | 130 |
| <b>Brandon Thayer</b><br>Accountant .....                          | 114 |
| <b>Tina Harmon</b><br>Accounting Assistant .....                   | 111 |
| <b>Allie Youse</b><br>Member Relation Specialist.....              | 124 |
| <b>Candy Jipson</b><br>Receptionist.....                           | 110 |
| <b>Carrie Bacon</b><br>Teller.....                                 | 113 |
| <b>Dannin Scher</b><br>Teller.....                                 | 112 |
| <b>Jennifer Levesque</b><br>Teller.....                            | 122 |
| <b>Mark "Bubba" Cates</b><br>Custodian Part-Time .....             | 110 |

### Bangor

|   |     |
|---|-----|
| <b>Jess Francis</b><br>Branch Manager/Marketing Manager.... | 712 |
| <b>Tess Greene</b><br>Commercial Loan Manager.....          | 716 |
| <b>Angie Longstreet</b><br>Member Relation Specialist.....  | 710 |
| <b>Darren Willett</b><br>Member Relation Specialist .....   | 713 |

### Howland

|  |     |
|--|-----|
| <b>Kathy Long</b><br>Branch Manager/Loan Officer .....   | 511 |
| <b>Cathleen Fichera</b><br>Member Card Specialist.....   | 514 |
| <b>Jody Dudley</b><br>Member Relation Specialist.....    | 510 |
| <b>Barbara Dumont</b><br>Member Relation Specialist..... | 512 |