

CASH CONNECTION



Fall 2016



JOIN US Thurs.,

Oct. 27, at the Boomhouse Restaurant, in Old Town. **Bring in this**

newsletter or mention PCFCU, and Ending Hunger in Maine, and **10% of your food bill will be donated** to the Maine Credit Unions Campaign for Ending Hunger.

Where: Boomhouse, 170 Main Street Old Town

When: 10/27...5 pm - 8 pm ONLY

What: 10% of your food bill will be donated to Ending Hunger



It's a win-win: Food & Charity -

YUM!

Holiday Closings

Columbus Day
Monday, October 10

EARLY CLOSING
Tuesday, October 25
Bangor & Howland—Closing at 3 pm
Old Town—Closing at 3:30 pm

Veterans' Day
Friday, November 11

Thanksgiving
Thursday, November 24

Christmas (Observed)
Monday, December 26

New Years (Observed)
Monday, January 2

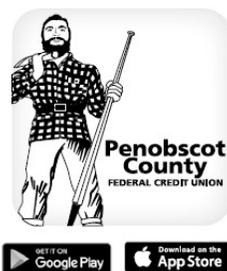
Depositing Your Check is as Easy as 1,2...

SELFIE. If you can operate the camera on your smartphone, you can now deposit checks anytime, anywhere. With our mobile app you literally have us in the palm of your hand; you can access your account anywhere, 24,7. You can view your balances and account history, transfer within your account, and even deposit checks! Did we mention it's FREE?

Our online account access is now more convenient than ever! With the tap of a finger, you can deposit your payroll or personal checks. To get started:

- You must first sign up for [My P.A.L. Online Account Access](#).
- Download the Penobscot County Federal Credit Unions Mobile app
- Select "Deposit" from the main menu
- Enter the deposit amount and choose your account
- Snap photos of the front and back of your check
- Tap to deposit!

For more in-depth instructions, visit us online.



You Asked...

Q: I got a check from my Aunt, for my birthday, and I would like to deposit it using my phone. How do I endorse it?

A: In order to make certain your deposit is accepted, please endorse the back of your check "For Mobile Remote Deposit Only, PCFCU Acct # _____"



Fall Activities

in New England

With the crisp, mild weather and the brightly colored leaves, New England is one of the most picturesque places to enjoy fall. It's the perfect time for the outdoorsy among us to set out on adventures and for families to make their annual treks to the orchard. No matter what your interests, there are plenty of fun—and inexpensive—ways to enjoy the season.

New England is famous for its leaf peeping. A drive through the scenic backroads will give you an up-close view of the colorful leaves, and if you pull over every now and then on your drive, you might snap a few Instagram-worthy shots. If you're looking for more of a challenge, hike one of the region's many mountains. There is sure to be a trail for you regardless of your skill level. Have your camera ready when you reach the top—the view will be unparalleled.

Apple orchards are a must-visit fall destination. Whether you're with friends or family, you'll have fun picking fresh apples, winding through a corn maze, choosing the perfect pumpkin, and competing to find the oddest-shaped gourd. Some orchards even offer a small petting zoo and live folk music. Once you've brought your apples home, try your hand at making a classic pie.

While you're at it, stop by one of New England's many fall fairs. For just an entrance fee and the cost of anything you choose to buy, you can spend an entire day enjoying fresh food, local art, animals, rides, games, performances, and live music. There's something for everyone to enjoy at a fair.

No matter what you do this fall, New England is the best place to be.



Think Big, Shop Small

November 26 is Small Business Saturday. The day encourages people to shop at small business the Saturday following Thanksgiving. Rather than shopping at the big box stores on November 26, consider shopping at your locally owned markets, boutiques, and shops.

Looking for an ideal lunch spot: consider treating your taste buds to Humble Comfort or Whoopie Pie Café.

Use #SmallBusinessSaturday to show your support.

Running Low on Dough? *Sweeten the Season*



Be on the lookout for Holiday Skip-a-Payment applications in early November. Members in good standing on their consumer loans may skip their December or January loan payment, on each loan at PCFCU.



Penobscot County FEDERAL CREDIT UNION

205 Main Street, Old Town, Maine 04468 * 207-827-3165

466 Main Street, Bangor, Maine 04401 * 207-941-6373

16 Coffin Street, Howland, Maine 04448 * 207-732-5607

Audio Response Line 207-827-4209

www.penobscotcountyfcu.com



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