



Spring 2017

SAVE THE DATE(S)

We would love to see you at these upcoming events:

Kidabaloo: Saturday, April 15, 10 am- 4 pm. We will once again have a booth at Kidabaloo, at the Cross Center. Make sure to stop by and visit us to play some fun games and win some great prizes!

Lularoe Party: Saturday, April 29, at 12:30 pm. Come and join us, at our Bangor branch (466 Main Street,) as we shop our favorite clothing brand. If you have never heard of/bought Lularoe, this is your chance! The company sells brightly colored ladies leggings, shirts, and dresses. As if the clothing isn't exciting enough, a portion of the sales will benefit Ending Hunger in Maine!

Color 5K: Sunday, June 4. Stay tuned to our Facebook page for the official details and time of our 3rd Annual Color 5K for Ending Hunger. There will be some exciting new changes this year!

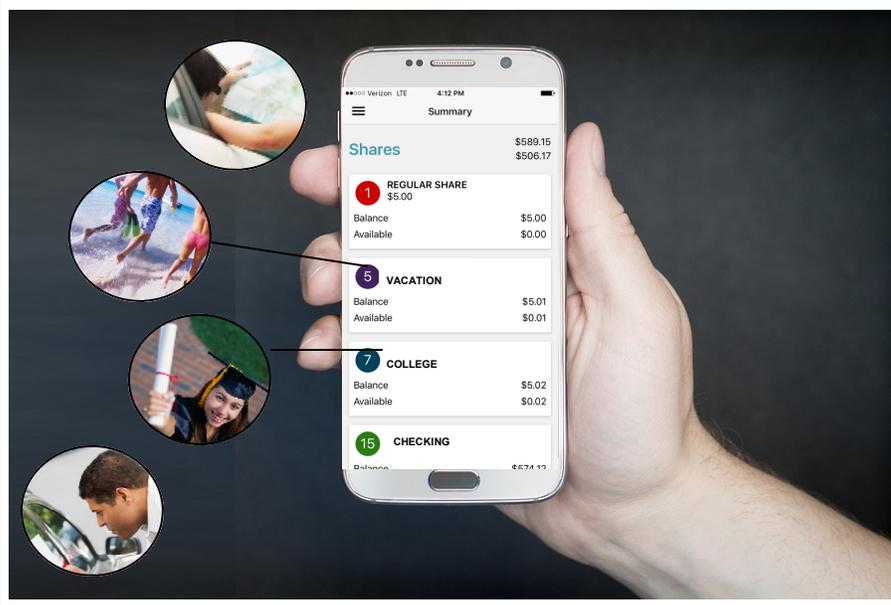


Welcome to the Club

Are you saving for something special? Maybe you're saving up your money for a bike/car, college/new school clothes, or a family trip/Spring Break. Maybe you're saving for all of the above. Chances are, you're saving your money for more than one thing.

Wouldn't it be easier to have a savings account for each thing you're saving up for, rather than putting them in one lump sum? With PCFCU Club Accounts, you can! Nestled under your regular savings account, Club Accounts are easily accessible and you can label them with whatever you're saving for (vacation, college, etc) Keeping your funds separate will allow you to track your savings progress easier and more effectively. The various accounts will show up on your statements and via online access.

Stop in today and ask how you can join the club. We'll have you saving in no time!



BE WISE.
SAVE.™

*Credit Unions
Celebrate Youth
throughout the
month of April.*

April is National Credit Union Youth Month™. PCFCU will be celebrating by helping young people develop good savings habits. The theme of the month is **Give a Hoot About Saving**. "Owls represent wisdom, and nothing is wiser than learning to save for one's future goals," said Jess Francis, Marketing Manager.

To encourage youth to save, PCFCU will be participating in the Credit Union National Association (CUNA) Savings Challenge. Each time a member, under the age of 18, makes a deposit into their account(s) at the Credit Union, they will be entered to win a \$1,000 grand prize*

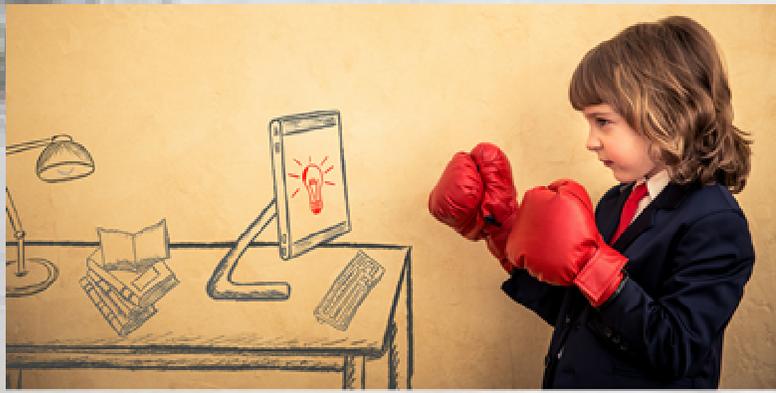
*See Credit Union for complete details

Holiday Closings

Memorial Day
Monday, May 29

Independence Day
Tuesday, July 4

Becoming Financially Fit



Maine credit unions are top scholars when it comes to financial literacy in our state. Credit union staff and volunteers ensure this by teaching financial literacy in local schools and helping coordinate in-school branches. Additionally, many Maine credit unions participate in one of the Financial Fitness Fairs coordinated by Maine's Credit Unions and Maine Credit Union Youth Week for high school students and young adults.

Financial Fitness Fairs (FFF)

During the 2015-16 school year a total of 6,904 students from more than 115 high schools in Maine participated in a Financial Fitness Fair: A Money Management Experience. More than 35 Financial Fitness Fairs were hosted last school year, and to date, have been attended by more than 38,000 students across the state of Maine. At these fairs, credit union staff and volunteers help students complete a budget after facing real-world financial decisions, ranging from the kind of car they will drive, the student loan they will need, and the type of cell phone plan they can afford. For many, it's their first time talking about saving, spending, budgeting and credit scores.

For more information about the efforts of Maine's credit unions towards financial literacy, visit www.mainejul.org and click on the Financial Education and Resources link in the "Community Involvement" section.

Upcoming Financial Fitness Fair: May 17, Bangor

Area high schools have been invited to participate in the Bangor Chapter of Credit Unions FFF on Wed., May 17. If your school gives you the opportunity to attend, we highly recommend you take advantage! You'll even see a few familiar faces from PCFCU!

Help us Support Ending Hunger

Do you have a part-time/summer job? Consider contributing to Ending Hunger in Maine. Did you know:

- More than 40% of Maine kids under the age of 12 show some evidence of hunger
- 68,950 Maine children are food insecure
- Maine ranks 13th in the nation for food insecurity and first in New England¹

Stop in today and find out how you can give, weekly, out of your paycheck.

Imagine, even just \$1 weekly, out of your paycheck going towards those less fortunate. *Small change makes a big difference.*



¹ mainecul.org/community-involvement/maine-cus-campaign-ending-hunger/

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.



Penobscot County FEDERAL CREDIT UNION

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