

CASH CONNECTION

Spring 2018



LOOKIN' GOOD

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 web-site@penobscotfcu.com.

Holiday Closings

Memorial Day
Monday, May 28

Independence Day
Wednesday, July 4

Spring Into Savings

Raise your hand if you've ever heard your parents say "Money doesn't grow on trees." 🙋 We can't argue that—because, well, we've tried. And mom and dad are right, money surely doesn't grow on trees.

But what if you could watch it grow, in other ways? By stashing your money in a savings account, you can watch the funds add up.

Are you saving for something special? Make a growth chart, and each time you deposit (put in) money into your account, or get your account statements, mark on your chart as your money grows. Before long, you will reach your savings goal and you can withdraw (take out) the money to go buy that thing/experience you've been saving up for or leave it in your account longer to watch it grow even more!



Come Snap a "Beardful" Picture With Paul

Paul Bunyan has joined us at our Bangor location—466 Main St—admittedly he is a bit shorter in person than we anticipated.

Nevertheless, we 'wooden' blame you if you stop in and take a picture with the legend, himself. If you're feeling brave share it with us at pcfcb@penobscotfcu.com. We would love to see your smiling faces!



“Cool” Milestone Reached for Ending Hunger



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 Disney 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 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, that will be distributed to Backpack Programs, in our local communities.

Want to help us make 2018 even bigger? Ask us how you can help. Imagine even \$1/week being donated from your paycheck/allowance? Small change makes a big difference.



The Science of Saving

Join us for Youth Month—this April. This year's theme is “The Science of Saving,” presented by fun, sci-fi inspired characters. Science has proven that if you start with small goals, saving your money can become a regular habit. Youth Month encourages you to begin saving the money you earn now so you can reach your dreams of a happy future.

Stop by PCFCU, in April, and deposit money into your account(s). Each time a member, under 18 years old, makes a deposit during the month, they'll be entered to win \$100 from the Credit Union National Association (CUNA)*.

*See PCFCU for complete details



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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