

The County

Summer 2017
Line



Four cool reasons to try mobile payment on your summer outings

Mobile payment is one of those chicken-and-egg things. Some people who haven't tried it feel they should wait for more stores to accept it. Meanwhile, stores feel they should wait for more customers to ask for it. The County Federal Credit Union currently offers Apple Pay. Samsung and Android Pay will be coming online later in July 2017.

But most people who use it like the speed and convenience of waving their smartphone over a terminal to check out. In fact, mobile payments are predicted to more than double in value to \$62.5 billion this year. If you haven't tried Apple Pay, Android Pay, or Samsung Pay to make payments from your checking or savings account at The County Federal Credit Union, consider these four reasons to give it a whirl this summer:

1. It's faster than a chip card. It takes as long as 15 seconds for a terminal to read a chip card, a small eternity when you're rarin' to move on. Smartphone payments take only a second or so. Just hold your phone over the terminal and confirm your identity with a PIN or a fingerprint.
2. It's safer than swiping. Cards that use magnetic stripes can be stolen, cloned, and used to loot your account. But each mobile payment is based on a random one-time code called a token that's useless if copied. And a lost or stolen phone can't be used for fraud, since only you have the right PIN or fingerprint to confirm the transaction. (This also keeps you from accidentally triggering a payment.)
3. It's available at most major retailers. Samsung Pay works nearly everywhere that accepts credit cards. Apple Pay and Android Pay use a less broad-based technology that's available at 35% of U.S. retailers including Macy's, Target, McDonald's, and Walgreens.
4. It can save you money. New customers may qualify for rewards and deals from their "mobile wallet" provider—Apple, Samsung, or Google.

You don't need to contact us to get started. After you activate the right app for your phone, follow their instructions to set up The County Federal Credit Union's debit card linked to the account you would like to pay with. After that setup, payment transactions will show up on your account statement. As long as you keep your phone charged, your mobile payments will always be right on the money.

Source: Athena Cao, "Get Smart About Mobile Payments," Money, March 2017



The County Federal Credit Union Awards Scholarships

The County Federal Credit Union recently awarded \$1,000 scholarships to graduating seniors within the credit union's field of membership. At the presentation: Ryan Ellsworth, President/ CEO; Jordyn Merritt, Hodgdon High School; Jessica Drew, Hodgdon High School; Abigail Currier, Easton High School; Ryan Player, Fort Fairfield High School; Nathan Godin, Caribou High School; Ellen Bemis, Vice Chairperson. The credit union philosophy of 'People Helping People' is alive and well at The County Federal Credit Union; over the past 21 years, The County has awarded over \$88,000 in scholarship money to local students.

Try the new Mobile Pay
Apple Pay is currently available.
Samsung & Android Pay will be available later in July 2017.



 **THE COUNTY
FEDERAL
CREDIT UNION**
CountyFCU.org

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(207) 472-5710
Fax (207) 472-1140

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247 North Street
Houlton, ME 04730
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Fax (207) 532-7658

New Faces



Loryn Moran
Teller-Fort Fairfield



Liza Durette
Teller-Caribou



Darlene Saunders
Member Service
Center-Caribou



Courtney Castle
Teller-Houlton



Curt Paterson
Chief Financial
Officer

Promotions:



Effie Murchie
Compliance &
BSA Officer



Jaclyn Abar
Head Teller-Caribou



Chelsea Bruso
Head Teller-Houlton

How mobile payments work: A non-techie view

Mobile payments use a technology called near-field communication (NFC), which lets two devices “talk” with each other when placed close together. To pay for a purchase, you need three things:

1. An iOS or Android phone with an NFC chip. (Most higher-end phones are already equipped with these chips.)
2. A mobile wallet app installed on the phone. The leading apps are Apple Pay, Android Pay, and Samsung Pay.
3. The retailer must have the proper equipment to receive your smart phone’s signal.

You start by registering your debit card when you launch the app. If the card is linked to an account at The County Federal Credit Union, we’ll send you a confirmation text or email.

To make a payment, hold the back of the phone against a store’s mobile payment terminal. Press TouchID (Apple Pay or Samsung Pay) or key in your PIN (Android Pay or Samsung Pay). You’ll get a confirmation of the merchant name and the amount of the purchase. That’s all there is to it! The County Federal Credit Union currently offers Apple Pay. Samsung and Android Pay will be coming online later in July 2017.

Member Appreciation Days
11am to 1pm

Tuesday, August 22nd
Fort Fairfield

Wednesday, August 23rd
Caribou

Thursday, August 24th
Houlton

Friday, August 25th
Presque Isle

Thank You for being a member!

Holiday Closing
Labor Day
Monday, September 4th

Employee Milestones



Celebrated at our 61st Annual Meeting were the milestones of our employees. Congratulations to all of them!

Left to right:

- Sharon Woodworth - 30 years
- Karen Theriault - 25 years
- Danielle Searles - 5 years
- Heidi Thompson - 25 years

Standing:

- Ryan Ellsworth - President/CEO
- Kendall Roy - 5 years
- Shawn Anderson - Board Chair

CountyFCU.org

