New Online Banking Platform Coming this Summer!

spring 2021



While County MoGO mobile banking will still have its safe, easy to navigate look and feel, our Online Banking digital banking experience has been re-imagined from the ground up. It is the next generation of online digital banking and it has a unified experience from one device to another. It's coming midsummer and we think you will love it. As usual, we will give you plenty of notice and will help you transition to the new improved platform when its time.



PenobscotCountyFCU.com

Go Mobile, Stay Safe.

Today, doing anything and everything on your mobile phone is extremely easy – often too easy. Here are some simple tips to help keep your money, and personal information safe.

Treat your smart phone like a computer: It may be smaller but contains similar confidential information. Be sure to set a logon password to protect your information should you lose your phone. If you have the option to use two-factor authentication, take advantage of this added security feature.

Do not connect to open Wi-Fi: When you are unsure of exactly where you are connecting to, each time you enter a password or credit card number, you may be exposing it to hackers. Check that you are not automatically connecting to public Wi-Fi and disable automatic connection on all your devices.

Never save passwords in a text document: Never save sensitive data or passwords to a text document on your phone.

Think before you download: Only download apps from trusted sources. Check the reviews and make sure the app you're downloading is safe and official.

Equip your smart phone with protection: Take advantage of low-cost malware and virus protection.

Leave your smart phone someplace safe: If you don't, "hacking" can be as simple as someone else turning on your phone.

Always update your phone's Operating System when available: These updates help protect your device and your information.

No smart-phone is totally immune to hackers and cyber criminals, but by following the steps above, you can significantly reduce your risk of becoming a victim of fraud.

THE COUNTY FEDERAL CREDIT UNION CountyFCU.org Serving Aroostook, Penobscot and Piscatiquis Counties

Branches in: Bangor • Caribou • Fort Fairfield • Houlton Howland • Mars Hill • Old Town • Presque Isle

New Faces



Brandon Member Relations Spec. Bangor



Tiffanv MSR Indirect Lending Caribou



Julia Member Relations Spec. Old Town



Samantha Part-Time Teller Caribou

Promotions



Kylie Full-Time Teller Fort Fairfield



Tina Float Member **Relations Specialist** Southern Branches



Jaime HR Asst. & Special Projects Operations Center



Susan **MSC Representative** Caribou



Anthony Member Relations Spec. Old Town



Meghann Part-Time Teller Presque Isle



Kerry MSC Rep/Loan Officer Caribou



Brianna Full-Time Teller Caribou

Thinking about some renovations this summer?

Nearly three-fourths of Americans are planning a home improvement project this year, according to an annual national survey. Many of them are likely to be thinking of renovations that will increase the value of their property.

According to the most recent Cost versus Value survey by Remodeling Magazine, the following projects should come closest to paying for themselves and offers the best Return on Investment (ROI).

•Insulating the attic 117% ROI •Replacing Entry Door 91% ROI •Refreshing Kitchen 83% ROI 81% ROI Bathroom Addition Installing New Siding 75% ROI •Building a Deck 75% ROI 73% ROI •Attic Bedroom

If you would rather not pay for home renovations out of your savings, you needn't go far to find resources. At The County FCU, we offer members several ways to finance remodeling, from home improvement loans to equity lines of credit. If your home has gained some value recently, another option is to refinance an older mortgage to free up cash for improvements. Get in touch with one of our loan officers, and let's discuss the best options for you.



The County offers fixed and variable rate home equity loans for home improvements, debt consolidation, or that dream vacation with several term options to fit your needs. Stop in, call or visit **CountyFCU.org or PenobscotFCU.com** today.

877-318-3838

65th Annual Meeting Monday, May 3rd, at 6:00 p.m. Due to circumstances surrounding the pandemic this years' Annual Meeting will be an Online Virtual Meeting. Register in April at CountyFCU.org or PenobscotFCU.com All members are invited & encouraged to attend.

Scholarship Applications Available



This year the credit union will award up to eight \$1,000 scholarships to qualified individuals who are in pursuit of educational advancement.

For complete program details and an application; visit us online at www.CountyFCU.org or www.PenobscotFCU.com. Applications are also available in all local high school guidance offices.

Holiday Closings

Memorial Day Monday, May 31st

Independence Day Monday, July 5th

CountyFCU.org PenobscotFCU.com

