

# The County

WINTER 2017  
Line

## 61st Annual Meeting & Board Election Notice

The 61st Annual Meeting of The County Federal Credit Union will be held on Monday, May 1st at the Presque Isle Inn & Convention Center at 6:30 p.m. Elections this year will be conducted by mail ballot rather than at the Annual Meeting. No nominations from the floor will be accepted. Any member 16 years or older will be eligible to vote. The nominating committee has named the following nominees:

### Joy Barresi-Saucier - Incumbent

**Education:** Master of Healthcare Administration, St. Joseph's College; Bachelor of Science in Nursing, University of Maine.

**Employment:** Vice President, Strategy & Community Benefit, TAMC

**Other Interests:** Board of Directors, The County Federal Credit Union; Past President and Current Foundation Committee Co-Chair, Presque Isle Rotary Club; Steering Committee and Board Member, Aroostook District Public Health Council; Co-Chair, Empower Aroostook; People Lead, Event Leadership Team, Aroostook Relay for Life; Volunteer, Boy Scout Troop 171; Fellow, American College of Healthcare Executives; Member, Society for Healthcare Strategy and Market Development; Phi Class, Leadership Maine.

### Ellen Bemis, CPA - Incumbent

**Education:** Bachelor of Science in Accounting, Husson College.

**Employment:** Chief Financial Officer, Aroostook County Action Program.

**Other Interests:** Board of Directors, The County Federal Credit Union; Member, University of Maine at Presque Isle Board of Visitors; Maine Representative, Taxpayer Advocacy Panel; American Society of Certified Public Accountants; Member, Maine Society of Maine Certified Public Accountants; President, Aroostook Mental Health Center.

### Jonelle Cushing

**Education:** Houlton Higher Education Center, Class of 2008.

**Employment:** Sales Representative, York's of Houlton, Self-Employed Photographer.

**Other Interests:** Part-Time Student, Northern Maine Community College; Volunteer, Local Social Service Agency.

### Calvin Deschene – Incumbent

**Education:** Graduated from Presque Isle High School. Bachelor of Science Degree, Civil Engineering, University of Maine at Orono. Attended Stone & Webster Utility Management School.

**Employment:** Senior Vice President & Agency Manager of United Insurance, Hayden/Perry Agency. Previously - Manager of Energy Atlantic and various Management positions at Maine Public Service Company.

**Other Interests:** Board of Directors, Secretary/Treasurer, The County Federal Credit Union; Board of Directors, Aroostook Partnership; Past Board Member of Presque Isle County Club; Member of Presque Isle Rotary Club; Past member Maine State Chamber of Commerce, Jaycees and Kiwanis Club; State of Maine License in Property and Casualty Insurance.

### Troy Giberson

**Education:** Bachelor of Arts in Accounting, University of Maine at Presque Isle. Noncommissioned Officer, United States Marine Corps.

**Employment:** US Operations Finance Manager, McCain Foods.

**Other Interests:** Member, American Legion.

Nominations may also be made by petition. This may be done by obtaining 181 signatures from members. All nominations must be submitted to the Nominating Committee by February 17, 2017. Please submit a statement of qualification and biographical data with the petition and a certificate from the nominee that he or she is agreeable to the nomination and will serve if elected to office.



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110 Carmichael Street  
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776 Main Street  
Presque Isle, ME 04769  
(207) 768-5051  
Fax (207) 768-5267

Fort Fairfield Office  
232 Main Street  
Fort Fairfield, ME 04742  
(207) 472-5710  
Fax (207) 472-1140

Houlton Office  
247 North Street  
Houlton, ME 04730  
(207) 532-7325  
Fax (207) 532-7658

Photo by Paul Cyr

## Promotions



**Melodee Chasse**  
MSR-New Accounts  
Caribou



**Danae Churchill**  
Full-Time Teller  
Caribou



**Matthew Cox**  
IT Manager  
Operations Center



**Madelene Desmond**  
MSR-Lending  
Caribou



**Jodale Lagasse**  
Loan Officer  
Presque Isle



**James Mattila**  
Vice President of Lending  
Caribou

[CountyFCU.org](http://CountyFCU.org)

# Smart ways to make the most of your Tax Refund

Are you among the nearly 80% of tax filers who get a refund? If so, it may be a nice chunk of change—an average of \$3,120.

Since windfalls of this size don't land every day, it's wise to plan ahead on how you'll make the most of it. For example, consider these ways a well-directed tax refund might improve your family's financial well-being:

1. Pay down debt. Which of your bills have the highest interest rate? By applying your refund to pay them off—or at least make a big dent in the balance due—you might free up enough money each month to pay for a child's music lessons, join a gym, or save for a terrific vacation.

2. Buy something vital that you've been putting off. Sometimes good investments are deferred because they're not urgent. Dental work? A new living room sofa? Roof repair? Now could be the right time to act.

3. Use it as seed money for an important goal. For example, you could...
- Start (or add to) an emergency fund
  - Open a Coverdell Education Savings Account for a young child
  - Start a Roth IRA for an older child who had a summer job
  - Begin a fund for fall home renovations
4. Beef up your retirement savings. You can open a 2016 Traditional IRA or Roth IRA until April 15, 2017. Generally, you can contribute up to \$5,500 per year. If you don't want the risk of investing, see us to get started with an insured IRA savings account or certificate.

To be honest, a better alternative: Reduce your tax withholding by the amount you overpaid, which will then plump up your paycheck. Have this extra income automatically transferred each pay period into a The County Federal Credit Union savings account. By tax time next year, you'll have the stockpile of savings you were counting on—and you'll have earned interest on it, too.

## Holiday Closings

**Martin Luther King Jr. Day**  
Monday,  
January 16

**Presidents' Day**  
Monday,  
February 20

## New Faces



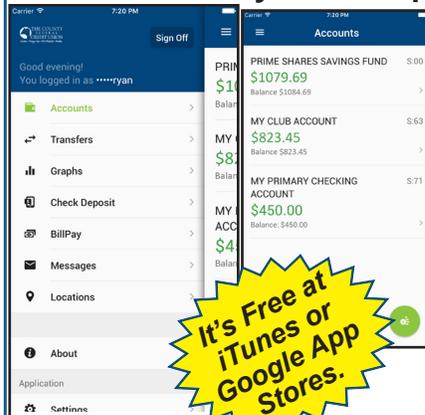
**Susan McAfee**  
Loan Officer  
Houlton



**Lorrie Ward**  
Part-time Teller  
Caribou



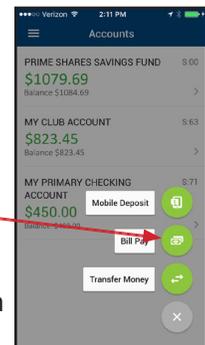
## You'll love the look and feel of the all new County MoGO App for your smart phone!



**It's Free at iTunes or Google App Stores.**

### What's New

- Redesigned user interface with improved look and functionality
- Sliding menu for improved navigation
- Quick action buttons for popular functions
- You can check a quick balance
- Finger Print Identification Technology



*From our Credit Union family to yours,  
Happy New Year!*