

# The County

FALL 2018  
**Line**

## Craig Dahlberg hired to head Member Business Development



The County Federal Credit Union is pleased to announce that Craig Dahlberg has recently been hired for the newly created position of Member Business Development Officer.

“Craig has over 18 years of proven success in working with consumer and small businesses and servicing their financial needs. We are extremely excited to have Craig join our team for this new position,” said Ryan Ellsworth, President and CEO. “His main focus will be servicing our existing business members and fostering new relationships for the Credit Union. His past Small Business Administration lending and business development experience will be a great compliment to our knowledge base and enhance our presence and success in the County. Craig will be an outstanding addition to our lending and development team.”

“I’m excited to help make the credit union a preferred business partner for loans, deposits and other services for local companies and self-employed individuals committed to being successful in Aroostook,” stated Craig Dahlberg. “I’m looking forward to working with the credit union staff to strengthen the organization’s involvement with the County business community.”

Dahlberg majored in Public Administration at the University of Pittsburgh and later became NASD Series 7-General Securities certified and a Small Business Administration Preferred Lender. Craig came to the credit union from CSD Properties, LLC as their properties developer and manager. Prior to that he had a progressive business lending portfolio at Rockland Savings Bank and Camden National Bank. Originally from Boston, Craig now resides in Presque Isle with his wife Claire. Together they have raised four grown children, Kirk, Kyle, Cooper and Conor.

## Join us in Recognizing International Credit Union Day October 18th

International Credit Union Day is an opportunity to recognize the dedicated service provided by the people who work in your CU. Why earmark a day to honor 57,000 nonprofit financial cooperatives with members on every continent except Antarctica? Well, consider this:

- Credit unions are democratic.** We’re owned and run by members like you. One member, one vote.
- Membership is open.** It’s easy to join a CU. In most cases, you can become part of a credit union by living in the local community.
- We don’t discriminate.** CU members can be of any race, creed, color, gender, or ethnicity. Tall or short, young or old, everyone’s welcome.
- Lower overhead means better deals for members.** As member-owned cooperatives, CUs don’t have heaps of highly paid executives or a zillion branches. That helps keep costs down, so CUs’ rates on loans and savings are often better than you can find elsewhere.
- The more successful the CU, the more its’ members benefit.** Your CU’s earnings are reinvested in lending to members and better pricing, instead of being paid to outside shareholders.

**On October 18, CUs around the world will be honoring International Credit Union Day. Join us on Facebook for fun trivia games & prizes starting October 15th.**

**Stop by any branch on Thursday, October 18<sup>th</sup>, for fun trivia games & refreshments on ICU Day.**



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

Operations Center  
110 Carmichael Street  
Presque Isle, ME 04769  
(207) 554-4700  
Fax (207) 554-4004

Caribou Office  
82 Bennett Drive  
Caribou, ME 04736  
(207) 498-8756  
Fax (207) 498-4109

Presque Isle Office  
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

## New Faces



**Craig Dahlberg**  
Member Business  
Development Officer  
Caribou



**Kylie Blair**  
Part-Time Teller  
Caribou



**Hilary Cyr**  
Part-Time Teller  
Caribou



**Sarah Morrow**  
Part-Time Teller  
Fort Fairfield



**Destiny Saucier**  
Part-Time Teller  
Presque Isle

## Promotions



**Devon Targonski**  
Head Teller  
Caribou



**Leslie Majja**  
Teller  
Caribou



**Bradley Doody**  
Member Service  
Center Representative  
Caribou

## Millennials and Money

Millennials, the generation born roughly between the early '80s and mid '90s, are coming of age in a very different world from that of previous generations. As a result, the spending habits and financial priorities of millennials deviate from those that came before them. So what is it that millennials really care about when it comes to their finances?

- **Convenience.** With so much of their lives accessible through smartphones, millennials benefit from apps that help them manage and track their money. Our very own County MoGO mobile banking app provides them with the flexibility to stay on top of their money wherever they go, as easy as of texting a friend. County MoGO's features along with our Online Banking are easy ways to monitor monthly expenses to ensure they are not spending outside of their means.

- **Getting their debt under control.** Student loan debt plays a major role in slowing millennials' progress after they graduate. Many millennials are putting most of their paycheck toward their student loan bills. By eliminating—or at least minimizing—this debt, they become free to tackle other milestones of adulthood.

- **Investing in experiences.** Millennials, more so than any generation before, are interested in spending their money on things like travel, concerts, and community events rather than material goods. Because these experiences can be shared with friends through social media, these memories and photos are highly valued by this technology-based generation.



### Holiday Closings

Columbus Day  
Monday, October 8

Veterans Day  
(observed)  
Monday, November 12

Thanksgiving  
Thursday, November 22

Christmas  
Tuesday, December 25

New Year's Day  
Tuesday, January 1

Warm House  
Loans will  
keep you warm  
all winter.



THE COUNTY  
FEDERAL  
CREDIT UNION



2.0% APR\*

\$2,000  
12 Months



4.0% APR\*

\$4,000  
40 Months



SAVE

TEMP + -

5.95% APR\*

\$12,000  
72 Months

\*Annual Percentage Rate for qualified borrowers. For example, a \$2,000 12-month loan at 2.00% APR would result in 12 monthly payments of \$168.49. Membership eligibility requirements and certain restrictions apply. Offer or terms may change or expire without notice.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

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FEDERAL  
CREDIT UNION

**CountyFCU.org**



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