



2021 was an exciting, very eventful, and challenging year. We ended 2020 as

challenging year. We ended 2020 as Penobscot County Federal Credit Union and The County Federal Credit Union and, starting on January 1st of 2021, merged into one credit union family. From there, as you have probably noticed, it has never slowed down!

One of everyone's most significant challenges has been dealing with the effects of the COVID pandemic this past year. We've seen our branch lobbies close and open multiple times at all of our locations throughout the year. Our staff has become much more efficient at having proper signage, sanitization, and lobby traffic control. And our membership has become more proficient at banking through our digital channels. We are all in great anticipation of getting back to some sort of normal again, and I am sure you will agree it cannot happen soon enough.

We all saw upgrades to our mobile banking app, our online banking platform and learned about new products. Many of our members in Penobscot saw those changes along with core banking changes, account number changes, and phone banking enhancements. With the migration of the core banking system came some challenges that we did anticipate and some that required us to create more complex solutions. Change can be difficult, but one thing remained constant through it all: your loyalty to your credit union and your extreme patience. We are humbled by your commitment and profoundly grateful for your patience.

Your credit union has seen remarkable growth over the past year and has a very optimistic future ahead. We cannot thank you enough for being a member. We hope that the hard work over the past year will return dividends and benefits to the membership for years to come.

Manage All of Your Bills with County Bill Pay

Tired of signing into several different websites just to pay your bills every month? County Bill Pay is our FREE online bill payment service that quickly pays all of your bills securely from your online banking account or mobile banking app, 24 hours a day, 7 days a week.

If you are new to County Bill Pay, it's super easy to set up and get started. When used monthly, payment is handled by a free service we offer that is safe, secure, and from your credit union that you already know and trust.

With County Bill Pay, you can:

- Pay all of your bills in minutes instead of hours.
- Schedule single or recurring payments with just a few steps.
- Save stamps, envelopes, trips to the post office and mailing time with electronic payment availability.
- Receive helpful e-Notifications that let you know when payments are due, or a bill has been paid.
- Significantly reduce the risk of human error and payments that are late.
- Automatically have a record of payment.

Mobile Banking and County Bill Pay go handin-hand, so you can check balances and pay bills when it's convenient from anywhere. Visit CountyFCU.org for additional features.

*County Bill Pay is not available for commercial business accounts. If members activate bill payment and do not pay bills online for 60 consecutive days or more, a \$2.95 inactivity fee will be charged each month until the online bill payment service is used or canceled. Normal check delivery is free; Rush Delivery service is subject to fees.



Branches in:

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





Promotions New Faces



Jacob IT Support Technician Operations Center



Christy AVP Asst. Branch Mgr. Fort Fairfield



Hilaire Full-Time Float Teller Northern Region



Brooke MSR Indirect Lending Caribou



Ashley Part-Time Teller Fort Fairfield



Jordi MSR Lending Presque Isle



LynseyPart-Time Teller
Mars Hill



Anthony MSR New Accts & Lending Old Town



Kylee Part-Time Teller Presque Isle

Jessalyn

Part-Time Teller Presque Isle



Martin Luther King Jr. Day Monday, January 17

Presidents' Day Monday, February 21



Abigail Member Relations Spec. Old Town

66th Annual Meeting & Board Election Notice

The 66th Annual Meeting of The County Federal Credit Union will be held on Monday, May 2nd, 2022 at 6:30 p.m. With the current circumstances surrounding COVID-19, it is impossible to make location plans without knowing if it is safe to gather in a large group. Our options are to conduct our annual meeting virtually, as we did in 2020 and 2021, or to continue the tradition of gathering in a large group. The decision of how the annual meeting will be conducted will be made at a later date when we are certain we can gather safely. Please monitor our website and social media for more information as we get closer to the meeting date. Given the merger, the Board feels that it is more important now than ever to maintain continuity in the Board makeup and shared vision and thus have chosen for one more year not to offer a contested Board election. We have several incumbent directors willing to server another term so elections this year will not be conducted by ballot and nominations from the floor will not be accepted thus the number of nominees equal to the number of positions to be filled. There are 4 (four) directors each with 3 (three) year terms expiring all of which will be appointed to an additional three year term. The nominating committee has named the following nominees:

Clifford Barker - Incumbent

Education: Hodgdon High School Graduate.

Employment: Retired Licensed Insurance Representative for Prudential Insurance Company, United States Army Veteran.

Other Interests: Board of Directors, The County Federal Credit Union; Member of Knights of Columbus-Houlton Council; Member of Rockabema Lodge #78 IOOF; Former Chairman, Houlton Federal Credit Union Board of Directors.

John Burgoyne - Incumbent

Education: Associate Degree in Electronics: Eastern Maine Vocational Technical Institute, Bachelor of Science in Electrical Engineering: University of Maine

Employment: Retired Electrical Engineer at Great Northern Paper Company, Professional Engineer- Electrical and Computer Engineering Other Interests: Enfield Planning Board, Boy Scouts (Scout Master) Howland-Enfield FCU Board of Directors, Penobscot County FCU Board of Directors, The County FCU Board of Directors

Tamra Kilcollins - Incumbent

Education: Master of Science in Business, Husson College; Bachelor of Arts in Business Management, University of Maine at Presque Isle; Graduated from Fort Fairfield High School.

Employment: Executive Director of the Jefferson Cary Foundation and Physician Recruiter for Cary Medical Center and Pines Health Services. Other Interests: Board of Directors, The County Federal Credit Union; Co-Founder "Feed the County" with WAGM-TV, Catholic Charities Maine and Aroostook Savings and Loan; Member of Fort Fairfield Snowmobile Club and Northern Maine Antique Tractor Club; Former Board of Director Retired Senior Volunteer Program, United Way of Aroostook and American Red Cross of Northern and Eastern Maine: Former Assistant Coach, Manager, and Volunteer for Presque Isle Youth Hockey Association.

Jason Moir - Incumbent

Education: Caribou High School Graduate.

Employment: Owner & Operator of Moir Farms, LLC.

Other Interests: Board of Directors, The County Federal Credit Union; Volunteer at Woodland Consolidated School: Former Town Selectman in Woodland.

Nominations may also be made by petition. This may be done by obtaining 300 signatures from members. All nominations must be submitted to the Nominating Committee by February 14, 2022. 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.