

The County

FALL 2021
Line



System Upgrade is Complete, both The County and Penobscot Members are now on the Same Platform!

We have had some great things going on behind the scenes in the last couple of months. Our northern branches members are experiencing a new Online Banking platform that matches up with our mobile banking app, County MoGO. Once members get used to the look and feel, the functionality and customization are at new level. With this Online Banking upgrade, members have the ability to:

- Have Card Controls
- Have Push Notifications
- Manage multiple Credit Union memberships with one sign-on
- Apply for a Loan
- Have a mobile-friendly user interface
- All mobile features are now available on your Online Banking device
- Customize your dashboard and will soon have the ability to use biometrics to login.

Up until October 1st, our southern branches of Howland, Old Town, and Bangor operated under a whole different core system than the northern branches. All branches are now operating under one core system, and the upgraded platform is now live! We want to thank all our members for your patience as your credit union goes through a core banking system upgrade and an upgrade to online and mobile banking. We hope you will experience some of its new features and benefits in the coming weeks and months.

Some members have been asking what the core system is. A core banking system is software used to support your financial institution in its daily transaction processing. Elements of the core system include:

- Making and servicing loans.
- Opening new accounts.
- Processing account deposits and withdrawals.
- Maintaining all accounts' financial records.

(continued on page 2)

October 21st is International Credit Union Day

International Credit Union Day is a day when credit unions all over the world celebrate the qualities that make credit unions unique and show appreciation for their members. On this day we honor 57,000 nonprofit financial cooperatives with members on every continent except Antarctica.

•**Credit unions are a democracy.** 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.

Happy
International
Credit Union
Day,
Thursday,
October 21st!



CountyFCU.org

Serving Aroostook,
Penobscot and Piscataquis Counties

Branches in:

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



Penobscot
County

A branch of
THE COUNTY FEDERAL CREDIT UNION

PenobscotFCU.com

New Faces



Garrel
Branch Manager
Bangor



Kathy
Member Relations Spec.
Old Town



Julia
Member Relations Spec.
Bangor



Haleigh
Full-Time Teller
Presque Isle



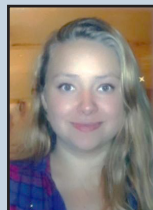
Virginia
Full-Time Teller
Caribou



Sean
Part-Time Teller
Presque Isle



Jodale
Member Service
Center Rep.
Caribou



Johnee
Part-Time Teller
Presque Isle



Anthony
Part-Time Teller
Houlton

Promotions



Jessica
Training & Dev. Coord.
Caribou



Jaime
HR Mgr. & Exec. Asst.
Operations Center



Stephanie
MSR Lending
Caribou



Amy
Member Service
Center Representative
Caribou

System Upgrade is Complete

(continued from page 1)

A core system is also where your mobile banking app and your online banking get all of your account financial information to display on your screen when you are at home or on your phone anywhere in the world.

Ultimately, the good news is that the system upgrade will help us serve you better and more efficiently and set us all up for the future. For day-to-day transactions at the branches, you probably won't notice much of a change. However, some members in Bangor, Howland, and Old Town will see changes to their Account Numbers and to Online & Mobile Banking. An even more significant benefit is that it enhances our ability to be more efficient behind the scenes, allowing us to better serve you. One other advantage is that this new technology positions us to bring you new products and conveniences not yet even imagined. Like anything new, there is a learning curve for everyone requiring some getting used to. We are grateful for your continued patience as we grow and become one unified organization.

The economies of scale advantages will give us the resources to better serve members, make the proper long-term infrastructure and technology investments, and become more competitive. A combined credit union will provide the resources to better serve your financial needs through added branches and ATMs, well-developed online and mobile technologies, new products and services, and highly competitive rates.

Your Credit Union is one of the Best Places to Work in Maine Three years in a row!

The County Federal Credit Union was recently named as one of the 2021 Best Places to Work in Maine. The awards program was created in 2006 and is a project of the Society for Human Resource Management - Maine State Council (MESHRM) and Best Companies Group; endorsed by: Mainebiz, the Maine State Chamber of Commerce and Maine HR Convention.

"We are very excited about being chosen as one of the Best Places to Work in Maine three years in a row. Our passion, teamwork and outstanding Member Service are a huge part of what sets The County Federal Credit Union apart. We know taking care of our employees translates to taking care of our members," said Ryan Ellsworth, President and CEO of The County Federal Credit Union. "I am so very proud of our team!"

Holiday Closings

Indigenous People's Day
Monday,
October 11

Veterans Day
Thursday,
November 11

Thanksgiving
Thursday,
November 25

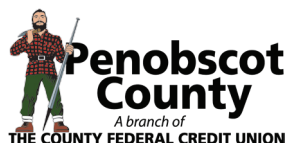
Christmas Day
Saturday,
December 25

New Year's Day
Saturday,
January 1

3 Years in a Row!



Best Places to Work in ME



CountyFCU.org

