

The County

SPRING 2022
Line

What's the best way to finance home improvements?

Talk to us if you're thinking of major renovations or a home addition that will cost more than you can pay out of pocket. Use the equity in your home to fund your next project. Whether you need a loan for home improvements, debt consolidation, or that dream vacation, The County Federal Credit Union has the right options for you. At The County, we don't charge any application fees and our closing costs are low.

- Our Fixed-Rate Home Equity Loans offer flexible terms that will give you a fixed payment to fit your needs for the life of the loan. Use the equity you've built up in your home for renovations or any other purpose.
- A Variable-Rate Home Equity Line of Credit (HELOC) gives you the convenience of an approved credit limit and more financial flexibility since you can draw out the funds as needed and use the money for any purpose with affordable repayment terms.

66th Annual Meeting

*Monday, May 2nd,
at 6:00 p.m.*

*The Annual Meeting will be an
Online Virtual Meeting.*

**Register in April at
CountyFCU.org
or PenobscotFCU.com**

*All members are invited
& encouraged to attend.*



If you are looking to purchase a home or considering refinancing an existing home loan, a mortgage with money built in for improvements may be an option. We would be happy to answer all of your financing questions, whether you are a first-time buyer or an existing homeowner.

In most cases, the interest you pay on these loan options may be tax-deductible since they all use your available home equity as collateral. Check with your tax advisor to make sure.

Prefer not to tie up your equity? We may still be able to assist you with a personal loan product to finance your project. Call or stop by to discuss your financing needs with our loan professionals.



*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

PenobscotCountyFCU.com

The County FCU Promotes Dennis Rogeski to Retail Services Manager, Northern Region



The County Federal Credit Union is pleased to announce that a County native from Fort Fairfield, Dennis Rogeski, has been promoted to Retail Services Manager, Northern Region.

of our member's experience with improved delivery of our products and services through the branch network, community outreach and business development."

"I am honored to take on this role with The County Federal Credit Union. As a life-long resident of Aroostook County, I recognize the benefits of living, working, and raising a family here," said Dennis Rogeski. "Credit Unions are known for the slogan 'People Helping People.' This role will allow me to focus on that while leading a team of Credit Union professionals in Aroostook County with the highest levels of integrity and member service. We will be working together to provide our members and communities with the best products, services, and education they deserve from their local financial institution."

"Dennis joined us in 2014 as an Indirect Loan Officer and was promoted to Manager of our Indirect Department at the Caribou Branch in 2015. With this current promotion, he will oversee all retail operations of our northern branches, located in Aroostook County," said Dan Bagley, Executive Vice President. "Congratulations to Dennis on this promotion. Dennis will assume a strategic role in the management of branch operations. His primary day-to-day responsibilities are to: oversee and monitor the quality of the delivery of services to members through Branch Managers, Member Service Representatives, and Head Tellers; achieve the organization's branch-related goals and objectives; and participate in the development and implementation of organizational strategic plans." Bagley continued, "Overall, Dennis' primary responsibility will be to increase the satisfaction

Rogeski graduated with a Bachelor's Degree in Business Administration from The University of Maine- Presque Isle and is a graduate of the Young Professionals Institute. Dennis is an Airforce Veteran serving from 2006 to 2010 and received The Army Commendation Medal leading to the Airman of the Year Award in 2007, for service in Afghanistan with the United States National Support Element. He currently resides in Fort Fairfield with his wife Tosha and two daughters.

Scholarship Applications Available



Each year the credit union awards up to 8, \$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. Applications are also available in all local high school guidance offices.

New Faces



Denise
Head Member Relations Specialist -- Bangor



Sarah
HR Asst. & Special Projects Operations Center



Cherie
Member Service Rep. Presque Isle



Lisa
Member Relations Spec. Bangor



Karen
Part-Time Teller Houlton



Julia
Full-Time Teller Presque Isle



Jamey
Member Relations Spec. Southern Reg. Float



Brooke
Part-Time Teller Presque Isle



Georgia
Part-Time Teller Presque Isle

Promotions



Dennis
Retail Services Manager Northern Region



Melissa
MSR New Accounts & Lending -- Howland



Jessalyn
Full-Time Teller Presque Isle

Thinking about a Home Equity Loan or Line of Credit?



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

Holiday Closings

Memorial Day
Monday, May 30th

Independence Day
Monday, July 4th

CountyFCU.org
PenobscotFCU.com

