

The County

Summer 2023

Line

Photo by Paul Cyr

Are Personal Loans Right For You?

Whether you're looking to consolidate debt, cover unexpected expenses, or fund a major purchase, personal loans can provide a quick and convenient solution. Here are some of the benefits of personal loans:

Flexibility: Personal loans offer flexibility in terms of their usage. Unlike other forms of financing, such as auto or mortgage loans, personal loans can be used for a wide range of purposes. Whether you need to pay off high-interest credit card debt, finance a home improvement project, or cover medical expenses, personal loans allow you to use the funds as per your requirements.

Quick Access to Funds: When faced with an urgent financial need, personal loans can provide a speedy solution. Many lenders offer a straightforward application process with minimal documentation, and if you meet the eligibility criteria, you can receive the funds within a few days. This quick access can be particularly helpful during emergencies or time-sensitive situations.

Fixed Interest Rates: Personal loans often come with fixed interest rates, which means that your monthly payment amount remains the same throughout the loan term. This predictability allows for better budgeting and financial planning since you won't have to worry about sudden interest rate increases that could impact your repayment strategy.

Debt Consolidation: If you have multiple high-interest debts, such as credit cards or payday loans, consolidating them into a personal loan can be an effective strategy. By obtaining a personal loan with a lower interest rate, you can simplify your debt payments and potentially save money on interest over time.

Personal loans can be a viable financial tool for many individuals, providing quick access to funds and flexibility in their usage. However, it's crucial to carefully consider your financial situation, needs, and ability to repay before taking on any debt. By understanding the pros and cons of personal loans, you can make an informed decision and choose the best borrowing option for your circumstances. Contact a loan officer for more information.



Reasons to Celebrate Being a Member!

As a member of The County Federal Credit Union, you've already made the "smarter choice" by joining a credit union! Here are just some of the member benefits available to you:

- On average, credit unions have better rates and lower fees.
- Credit unions earn higher customer satisfaction ratings.
- As non-profits, CUs have lower costs and pass the savings along to members.
- Every member is an owner. There's no question whose interests will be served.
- Credit unions give back to their communities with financial education and counseling services.

Go to CountyFCU.org to find out more about why being a member of The County Federal Credit Union is a truly smart choice!

New Faces



Dale
Full-Time Float Teller
North



Amber
Full-Time Teller
Caribou



Alden
Full-Time Teller
Presque Isle



James
Full-Time Teller/MRS
Old Town



Nichole
Full-Time Teller/MRS
Bangor



Derek
Full-Time Teller
Presque Isle



Nicole
Full-Time Teller
Presque Isle



Eleanor
Full-Time Teller/MRS
Howland



Craig
Enterprise Risk &
Internal Audit Officer



Tiffany
Full-Time Teller
Caribou

Promotions



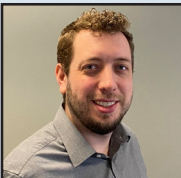
Erin
Head Teller
Caribou



Lisa
MSR New Accounts
Houlton



Karlee
Full-Time Teller
Houlton



Alexander
Loan Officer
Presque Isle

Your Credit Union Awards Scholarships

The County Federal Credit Union recently awarded \$1,000 in scholarships to eight graduating seniors within the credit union's field of membership.

Ellie Clark – Presque Isle High School, will attend University of Southern Maine for Social Work/ Psychology

Jenna Cochran – Easton Jr/Sr High School, will attend UMaine for Biology/PreMed

Kassidy Gorneault – Fort Fairfield Middle/High School, will attend University of New England for Medical Biology/Pre-Dental

Lindsey Himes – Presque Isle High School, will attend Brigham Young University for Kinesiology

Madalyn Quirk – Houlton High School, will attend Regis College for Sonography

Emily Straetz – Presque Isle High School, will attend University of Southern Maine for Art & Entrepreneurial Studies

Gavin Tawfall – Presque Isle High School, will attend UMaine for Finance & Sports Management

Micah Calhoun – Ashland District School, will attend Maine Maritime Academy for Engineering

For 2023, The County awarded 8 members college scholarships. The credit union philosophy of 'People Helping People' is alive and well at The County Federal Credit Union. Over the past 25 years, The County has awarded nearly \$150,000 in scholarship money to local students.

Member Appreciation Days

Pick up your coupon for \$5 to use at a Farmers' Market near you!

Available at branches the week of

Monday, August 7th - Friday, August 11th until gone!

One coupon per Member. Members must be present at the branch to receive one. Redeemable at Farmers' Markets from Bangor to Presque Isle.

This year, The County has partnered with the Maine Federation of Farmers' Markets to provide \$5 market coupons to our members. Simply use the coupon as cash at a Farmers' Market to pick up some fresh produce!

Approved Farmers' Markets are listed on their website at:
<https://mainefarmersmarkets.org/shoppers/market-finder/>



Holiday Closings

Independence Day
Tuesday, July 4th

Labor Day
Monday, September 4th



CountyFCU.org

1-877-318-3838

