

## Current Rates

(as of 03/31/2009)

### SAVINGS:

\$0 – 49.99 = 0%

\$49.99 - \$19,999.99 = 0.80%

\$20,000 or above = 1.05%

### CERTIFICATES:

<u>Term</u>	<u>APY</u>	<u>Advantage Plus</u>
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6M	2.65%	2.75%
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12M	2.75%	2.85%
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18M	2.75%	2.85%
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24M	2.75%	2.85%
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36M	3.00%	3.10%
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48M	NA	NA
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### LOANS:

*All loan rates dependent on term, credit score, purpose, collateral, etc.*

**New Car (2006-2009)** 3.90% - 10.25%

**Used Car(prior to 2006)** 4.75% - 9.95%

**Personal:** 8.90% - 12.90%

**Computer:** 8.90%

**Mobile Homes:** 8.70% - 10.70%

**Campers/RV:** 7.90% - 13.90%

**Boat/ATV/Jet Ski:** 7.90% - 12.90%

*Advantage Plus members receive .10% off loans AND a .10% bonus on all CD rates*

*The Board of Directors has declared a split dividend of 0.80% (balances less than \$20,000) and 1.05% (balances greater than \$20,000) for the 1<sup>st</sup> Quarter (January-March) of 2009.*

## Finger Lakes Health Care FCU

### AOMC

**Main Office**  
600 Roe Avenue  
Elmira, NY 14905

### Hours:

**Monday, Tuesday, Wednesday,**

**Friday:**

**7:30 am – 4:00 pm**

**Thursday:**

**7:30 am – 5:00 pm**

**Saturday:**

**9:00 am – 12:00 pm**

**Phone: 607-733-1304**

**Fax: 607-733-1376**

**Email: [general@flhc.com](mailto:general@flhc.com)**

### Schuyler Hospital

#### Branch Office

220 Steuben Street  
Montour Falls, NY 14865

### Hours:

**Monday – Friday:**

**7:30 am – 3:30 pm**

(Closed 12:30 pm – 1:30 pm for lunch)

**Phone/Fax: 607-535-4166**

### Important Visa Phone Numbers:

- Lost/stolen: 800-543-5073
- Activation: 800-543-5073
- Change Debit PIN:  
866-297-3411
- Change Credit PIN:  
866-297-3408



## Finger Lakes Health Care Federal Credit Union

April 2009



### What's Inside?

- **LOAN Special**
- **Building Expansion UPDATE**
- Current Rates
- Office Closings
- Important News

***Convenience and  
Trust***

**Bank with People You  
Know!**

### Loan Special

The FLHC "Spring Loan Special" is available now thru May 29. Borrow up to \$2000 for 24 mo. at only 6.9% or up to \$3000 for 36 mo. at only 7.9%. Payments are approximately \$42 biweekly. Build a deck, take a Spring vacation or consolidate some smaller bills. Apply online at [www.flhc.com](http://www.flhc.com) or in either FLHC office.

### **Changes to In-Hospital Purchases at AOMC**

As of April 12<sup>th</sup> the swipe/payroll deduction capability at AOMC is being terminated due to regulation changes.

*However*, a new purchase/payroll deduction is being offered by the credit union that will essentially duplicate the old swipe capability. You will be able to continue to **swipe your badge** for purchases for in-hospital purchases (café, cafeteria, java city, gift shop, vendor sales). The total amount spent during each pay period for each location will then be deducted from your FLHC checking account on payday.

If you have an FLHC checking account, simply fill out the authorization form available at the credit union.

If you don't have an FLHC checking account, you can easily open one at either FLHC office. Our checking accounts are completely **FREE** with many benefits. Our accounts can be conveniently accessed online at [www.flhc.com](http://www.flhc.com) and through our voice response system at 733-5985.

If you have any questions, please feel free to contact us at 733-1304.

### Office Expansion

BIG NEWS!!!!

We will be moving lobby operations into the new Lobby area the on Saturday, April 18<sup>th</sup>. Both FLHC offices will be closed for that day to accommodate the move.

The contractor will then move to the "old lobby" and back offices to renovate those areas. The drive-up and parking areas will be finished in late May – early June.

Thanks to all of your patience during our construction!!



### Attention Visa Credit Card Members

You can access your FLHC Visa Credit Card info online by registering at [www.eZcardinfo.com](http://www.eZcardinfo.com). You'll be able to view account activity, statements and make payments out of your FLHC checking or savings account. It's *free* to set up and use. Monitor your card usage and be safe!!

### ART Line/Home Banking

FLHC account holders can access their accounts by utilizing our **free** 24/7 services.

- ART Line – Call 733-5985 from a touch tone phone. All you need is your member number and the last four digits of your ssn.
- Online Home Banking – [www.flhc.com](http://www.flhc.com) – simply sign the enrollment form (available at the cu offices).

From both **FREE** services, you can access balances, transfer funds, review account activity and more!!

### Saturday Office Hours

The credit union's Elmira office is open on Saturday for *limited* services from 9:00 am – 12:00 pm. We do not have a full staff during these hours. Saturday hours are primarily for cash/checks, deposits and withdrawals.

Questions regarding balances, check clearing, tax deposits, etc can be answered on our voice response line – ART 733-5985 or on [www.flhc.com](http://www.flhc.com).

Questions about debit or credit cards must be addressed to full staff on Mondays as Visa and our card processors are not open on weekends.

Your cooperation is greatly appreciated.

### Office Closings

Equipment Upgrade	Sat. Apr 18
Equipment Upgrade	Mon. May 18
Memorial Day Weekend	Sat. May 23
	Mon. May 25