



Finger Lakes Health Care

FEDERAL CREDIT UNION

Main Office- Phone - 607-733-1304

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Schuyler Office – Phone/Fax – 607-535-4166

www.flhc.com

Quarterly Newsletter

January 2010



3.9%

Visa Balance Transfer Promotion

For a limited time – transfer your high interest rate credit card balance to your new or existing FLHC Visa Platinum Credit Card at a **low**

3.9%. This special rate is good on all balance transfers thru the January 2011 billing cycle.

Hurry in to the credit union for more details!



FLHC has partnered with CUC Mortgage and is proud to offer new residential mortgages and refinances of existing mortgages.

CUC offers low competitive rates, fast processing, plus the local touch from your credit union.

Please visit www.cucmortgage.com for more information; including rates, loan calculators, application, and contact information or feel free to contact us with questions.

Transfer your Auto Loan to FLHC



If you've recently bought a car and the dealer pushed you through their financing – **you can still bring your loan to the credit union.**

We do car loan transfers all the time!

- Convenient One Day Processing
- Payroll Deduction Available
- Biweekly payments lower than monthly
- Up to \$100 cash Thank You Bonus

Call us for a free no obligation quote.

Saturday Hours

Our Saturday hours are for teller based deposits, withdrawals and payments. Questions regarding checks clearing, debit and credit card activity and other such inquiries must be directed to our offices Monday – Friday when we are fully staffed.

We appreciate your cooperation and understanding of this matter.

Please call the ART Line to check your balance, make transfers, & review recent activity on your account.....733-5985

Current Interest Rates

(as of 12/31/2009)

Savings	\$0 - \$49.99	0.00%
	\$50 - \$19,999.99	0.75%
	\$20,000 and above	1.00%
CDs	Please call for current rates and terms	

ATTENTION ADVANTAGE PLUS MEMBERS

All Advantage Plus members receive a 0.10% discount on all loans AND a 0.10 bonus on all CDs.

Loans	New car (2008 – 2010)	3.90% - 10.25%
	Used car (2007 & Prior)	5.25% - 9.95%

All other loans Please call for current rates and terms

All loan rates dependent on term, credit score, purpose and collateral type. Please contact the credit union for more information.

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 social security number.
Online Home Banking – 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!!

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

If you lose your Visa Credit or Visa Debit Card, please call 800-543-5073. Please contact the credit union as soon as possible so that a new card and PIN can be ordered for you.

Inclement Weather Policy



If we experience severe inclement weather, it may become necessary to close our office(s) early as a safety consideration for our employees. Please be sure to call our main office for our inclement weather status prior to driving to the office.

Better yet, sign up for direct deposit, get a *free* Visa Debit Card, sign up for *free* online banking and Electronic Bill Pay and you'll be able to do your banking from home and get cash from the nearest ATM.

1099s/1098s

If you earned \$10 or more in interest for 2009, tax statements will be sent out no later than January 31st.



Dormant Accounts

Attention!! Effective March 1st, the credit union will begin assessing a monthly fee of \$5 on all accounts that have had no activity within the last 2 years.

Office Closings

New Year's Day	Friday, January 1 st
Martin Luther King, Jr. Day	Monday, January 18 th
President's Day	Monday, February 15 th

Annual Meeting

The Annual Meeting will be held on Tuesday, March 16th at the Petrie East Room at AOMC.

Hors d'oeuvres will be served at 7:30 pm with the meeting to begin at 8:00 pm.

All credit union members are invited and encouraged to attend!