



Finger Lakes Health Care  
FEDERAL CREDIT UNION

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## Quarterly Newsletter

### July 2010

# 6.9%

#### Back to School Loan Special

The annual Back to School Loan Special will be available from July 24<sup>th</sup> thru September 3<sup>rd</sup>. Borrow up to \$1500 for up to 18 months at only 6.9%, payments approximately \$40 per pay period. Computer and laptop loans for 24 months are available at the same loan rate.

#### Theme Park Tickets

The following theme park tickets are available at the credit union for our members:

- Darien Lake
  - Adults / Kids \$23.99
- Seabreeze
  - Adults \$21.41
  - Kids Under 48" \$20.39
- Enchanted Forrest/Water Safari
  - Adults / Kids \$23.00  
(if you arrive after 3pm, the next day is free)

**Kids under 2 are free at all 3 parks**

#### Popcorn Days

J's Gourmet Popcorn will be at the credit union on July 9, August 6, September 3 and October 1 from 11 am – 3 pm. Come & sample some of the many flavors of popcorn offered. A portion of the proceeds go to various charities that FLHC supports.

#### Identity Force

Every 3 seconds, someone's identity is stolen – don't let it be yours! FLHC is now offering **Identity Force**, a comprehensive and advanced identity theft protection solution. **Identity Force** gives you ID theft alerts, data base monitoring, social security number monitoring, fraud restoration assistance, credit file monitoring, live personal assistance and up to \$1,000,000 insurance for out of pocket expenses and lost wages that result from an ID theft incident. For more information go to [www.identityforce.com/flhc](http://www.identityforce.com/flhc).

**IdentityForce.™**  
Your Trusted Partner in Identity Protection.

#### Community News – CFJP Bistro

A new initiative from the Economic Opportunity Program (EOP) is a great new place to eat breakfast and lunch. **CFJP Bistro** is located in the Ernie Davis Family & Community Center at 350 E Fifth St. The bistro offers breakfast from 7:30 – 10:30 and lunch from 11:00 – 2:00. Have some great food and support the EOP!

#### *Bauer 5 Star Rating*

Once again, FLHC has been awarded Bauer Financial's prestigious 5 Star Rating. This is the highest rating that Bauer, a national financial ratings firm, awards.



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

### Current Interest Rates

(as of 6/30/2010)

Savings	\$0 - \$49.99	0.00%
	\$50 - \$19,999.99	0.50%
	\$20,000 and above	0.75%
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 (2000 and up)	3.75% - 10.25%
	Used car (1999 and prior)	5.75% - 12.25%

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.**

### Exciting new Service....coming soon!

FLHC constantly strives to find improved solutions to meet all of our members' financial needs.

We will begin offering a new service to our members with Share Draft (checking) accounts in August.

We know our new service will be one more way we can help YOU meet those needs.

Stay tuned for more information!

### Rates

*The Board of Directors has declared a dividend of .50% (on accounts with balances less than \$20,000) and .75% on accounts with \$20,000 and over) on June 30<sup>th</sup>, 2010.00.*

### 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.



### Office Closings

Labor Day	Saturday, September 4 <sup>th</sup> Monday, September 6 <sup>th</sup>
Columbus Day	Monday, October 11 <sup>th</sup>

### Member Connect – Liberty Insurance

FLHC now offers automobile, life and homeowners insurance through Liberty Mutual Insurance. On July 22<sup>nd</sup>, August 19<sup>th</sup> and September 16<sup>th</sup>, Liberty Mutual's representative Mark Bigelow will be in our Elmira office from 7:30 am – 5:00 pm to answer questions and give quotes on Liberty policies to protect your auto and home. Payments can be conveniently deducted from your FLHC Account.

Call Mark at (607) 724-7252

### 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.

### Visa Debit & Visa Credit Cards

FLHC members can now choose their own PINs for their FLHC Debit and Credit cards.

Simply call: 866-297-3411 for your ATM/Debit Card or 866-297-3408 for your Credit Card.

Your new PIN will become effective the next business day by 10 am.