



A message to FLHC members from Bob Mace, CEO



Finger Lakes Health Care FCU....Rock Solid

"Credit Unions are conservatively managed and federally insured....and in this day and age that's what you want....a safe harbor"

-Neil Weinberg

Sr. Editor, Forbes Magazine

With the nation's financial markets in turmoil, we know that credit union members are concerned about the safety of their financial accounts. FLHC members can rest easy.....simply put – **we are rock solid**. How have we done it?

- We have none of the sub-prime mortgages that have crippled the nation's investment banks.
- We excel in two of the most important areas:
 - We have low loan delinquencies
 - We have excellent reserves, considerably higher than our peer group
- For **55** consecutive financial periods we have earned the coveted Five Star rating from Bauer Financial Reports. This is the highest rating awarded by Bauer, a company that analyzes and rates the nation's financial institutions.
- Your account at FLHC is federally insured up to \$250,000 by the National Credit Union Administration (NCUA) and the full faith and credit of the United States Government.

If you are looking for a "safe harbor" during this economic storm, Finger Lakes Health Care FCU is your choice.

Responsible management, federally insured and rock solid.

"If there's a calm in this economic storm....it may be the nation's credit unions."

-CNN