

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

5-Star Rated Finger Lakes Health Care Federal Credit Union Earns Prestigious Award

September 2013: Finger Lakes Health Care Federal Credit Union, Elmira, New York is proud to be recognized as one of the strongest credit unions in the nation by **BAUERFINANCIAL, Coral Gables, Florida**, the nation's leading bank and credit union rating and research firm. BAUERFINANCIAL has been analyzing and rating the nation's financial institutions since 1983 and Finger Lakes Health Care Federal Credit Union has earned its highest rating of 5-Stars for the most recent 75 quarters. The latest rating is based on June 30, 2013 financial data and indicates that Finger Lakes Health Care Federal Credit Union significantly exceeds all federal capital requirements and maintains a low level of delinquent loans, among other benchmarks.

Karen L. Dorway, president of the research firm, had this to say, "A recent Gallop poll indicates that consumer confidence in financial institutions is beginning to come back. That confidence, no doubt, can be attributed to institutions like Finger Lakes Health Care Federal Credit Union, that hold to the principles of sound banking. These are the shining stars of the industry. Finger Lakes Health Care Federal Credit Union has been able to thrive without compromising its standards, and that's commendable."

Having continuously earned a 5-Star rating for so long puts Finger Lakes Health Care Federal Credit Union in an even more elite category of "Exceptional Performance Credit Unions". Only institutions that have earned Bauer's top rating for ten years (or longer) can claim this distinction.

Finger Lakes Health Care Federal Credit Union was established in 1973 and has been committed to providing the best of banking to its members for 40 years. It currently has two conveniently located offices in Elmira and Montour Falls. Finger Lakes Health Care Federal Credit Union (www.flhc.com) is a member of the **NCUA** and an Equal Housing Lender.

Finger Lakes Health Care Federal Credit Union: "Your 5-Star Credit Union."

BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays BauerFinancial to rate it, nor can any choose to be excluded. Consumers may obtain free star-ratings by visiting www.bauerfinancial.com.

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