

FALL 2017



**Finger Lakes Health Care**  
Federal Credit Union

# Financial Health Matters



A PUBLICATION FOR MEMBERS OF FINGER LAKES HEALTH CARE FEDERAL CREDIT UNION

## HOLIDAYS MADE SIMPLY WONDERFUL!

It's simple. You'll save with our low-rate Visa Credit Card. What's wonderful is taking care of all your holiday shopping and traveling needs – with ease and convenience. All with one card, at one low rate, with no added fees.

### New Purchases & Balance Transfers

- As low as 6.9% APR\*
- No annual fee
- No balance transfer fee

### It's the most wonderful time of the year:

- Find the perfect gift for the ones you love
- Trim your tree – and make things extra special at home
- Get-together with family and friends
- Travel to see loved ones
- Pay off other high-rate debt for added savings!

### Apply Today!

Call 607-733-1304 or visit [www.flhc.com](http://www.flhc.com). With a Finger Lakes Visa Credit Card, your holidays will be simply wonderful!

\*APR = Annual Percentage Rate. Rate effective October 1, 2017, and subject to change without notice. APR may vary based on creditworthiness, loan amount, term, and collateral. Contact the credit union for the complete details.



## PRESIDENTS CORNER

"The joy of brightening other lives, bearing each other's burdens, easing others' loads and supplanting empty hearts and lives with generous gifts becomes for us the magic of the holidays."

– W.C. Jones

# Never Forget A Payment

## Sign Up For Bill Pay

It's the easiest way to pay bills to anyone, anywhere, 24/7.

There are no checks to write, no stamps to buy and no forgotten payments. Pay bills at your convenience from your phone or computer.

You can enroll through Home Banking at [www.flhc.com](http://www.flhc.com). Make a one-time payment or establish recurring payments. Along with Direct Deposit and eStatements, Bill Pay helps your finances run smooth and easy!



## Skip A Loan Payment\*

### Free Up Your Cash For The Holidays!

For a small fee of \$25, you can choose to skip one monthly payment or two consecutive bi-weekly payments. Simply complete this coupon to make your request:

*\*Certain restrictions apply; please call ahead or stop in at least one week prior to the payment you wish to skip.*

### SKIP-A-PAY AUTHORIZATION FORM

To qualify for the Skip Payment program, the following conditions apply. The credit union may reject any request.

1. There will be a fee of \$25 per loan, per skip.
2. Requests must be made at least five (5) calendar days before the payment is due.
3. All membership accounts must be in good standing at the time of Skip Payment request.
4. New loans that have not had at least three (3) monthly payments are ineligible.
5. Loans with a monthly due date will be advanced to the following month's due date.
6. Loans with a bi-weekly due date will be advanced to the due date 28 days later.
7. No more than two deferred payments per loan per calendar year.
8. Interest will continue to accrue on all skipped payments and will extend the term of your loan.
9. The Skip Pay program does not apply to Visa credit cards, Home Equity loans, Mortgage loans, Payday loans, Promissory Notes, Share Secured loans or Past Due loans.

I have read and agree to the above mentioned terms. I wish to apply for the Skip Payment program, to be applied to the following loan(s):

Loan #: \_\_\_\_\_ Loan #: \_\_\_\_\_ Loan #: \_\_\_\_\_ Loan #: \_\_\_\_\_

Member Name: \_\_\_\_\_ Account #: \_\_\_\_\_ Phone#: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**THIS AGREEMENT MUST BE SIGNED AND RECEIVED AT LEAST ONE WEEK PRIOR TO YOUR PAYMENT DUE DATE.**

## New Contact Information?

If you have a new address or phone number or changed your name through marriage or divorce, please notify us. It's important that we have your current information and cell phone number.

Thank you.

### Elmira Office:

519 Hart Street  
Elmira, NY 14905  
607-733-1304

Toll-Free: 800-724-8952

Fax: 607-733-1376

### Hours:

M – F: 7:30 am – 4 pm  
Saturday: 9 am – 12 pm

### Schuyler Office:

607-535-4166

### Hours:

M – Th: 7:30 am – 2 pm  
Friday: 7:30 am – 3 pm  
Closed for Lunch  
11:30 am – 12:30 pm

[www.flhc.com](http://www.flhc.com)



## TRIM YOUR TREE

### Holiday Loans

- Borrow up to \$1,500
- Rates as low as 2.5% APR\*
- Repay in 12 months
- Bi-weekly payments of less than \$60
- Offer good October 16 – December 31, 2017.

You'll love pocketing this low-cost cash just in time for the holidays. Use it for anything! From decorating to buying gifts or dining out. Then repay in 12 months – without depleting your savings or using more expensive credit cards. It's easy to budget and easy to repay!

Apply today. Call 607-733-1304 or visit [www.flhc.com](http://www.flhc.com).



## Holiday Closings

### Columbus Day

Monday, October 9, 2017

### Veterans' Day

Saturday, November 11, 2017

### Thanksgiving

Thursday, November 23, 2017  
Friday, November 24, 2017

### Christmas

Monday, December 25, 2017

### New Year's Day

Monday, January 1, 2018