

# April 2022 - Quarterly Newsletter

# Finger Lakes Health Care Federal Credit Union



## Everything HOME EQUITY LOAN



Now is a great time to tap into the home equity that you've earned to finance home improvements, education, debt consolidation, vacations and more!

- Access up to 80% of your home's value
- Flexible terms up to 15 years
- Convenient biweekly or monthly payments
- Affordable debt protection available
- Rates as low as 2.49 %
- NO CLOSING COSTS

\*Home Equity terms & rates dependent on credit worthiness, employment history, appraised value of home. Closing costs waived, unless loan is paid off within 3 years of disbursement.

## Discover More Surcharge-Free ATMs

Across town or across the country, it's good to know that as our member, you can connect with 30,000 CO-OP ATMs - all surcharge free.

- Download Our Mobile App
- Visit CO-OPatm.org
- Text your current address to 91989



## We Want More Members Like You!

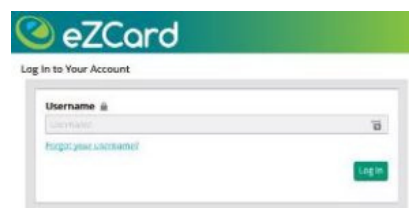


Did you know that you are part of a special group of people? To be a member of Finger Lakes Health Care Federal Credit Union, you have to belong to one of several specific groups. Our members are now (or were) affiliated with Arnot Health, Schuyler Hospital, multiple local doctor groups, Moore Business Forms, as well as family members of existing members.

Once you become a member, you'll always be a member (until your account is closed), regardless of your current employer or affiliation with one of the groups listed above! Make sure to share your Credit Union benefits by referring your family members to join, too! For more specific information about our membership requirements, benefits of your membership or if you need help referring us to a family member, let us know!

## Manage Your Visa Credit Card Online

If you have our FLHC FCU Visa Credit Card, you should be able to see it and make payments on our Mobile App. To review transactions and more, make sure to login to [www.eZcardinfo.com](http://www.eZcardinfo.com).





## Save Small. Dream Big. at your Credit Union.

Did you know that as a Credit Union member, your family members are eligible to join, too? That includes even the smallest family members - like babies, kids and grandkids! Instilling good savings habits while they are young will help them in the future!

Join us in April as we celebrate Credit Union Youth Month. This year's theme is "Save Small. Dream Big. at your Credit Union." Now is the perfect time to open a new account or begin regular deposits into your existing accounts. We can help you set up recurring transactions on your Mobile App! We have goody bags for our smallest savers. Pick up our Quarter Saver Book and start setting aside your quarters. For every book filled, we'll match the deposit into your account up to \$100! Books must be filled and returned by May 31st to receive the deposit match.

For our older youth members, it's a great time to open a Checking and Visa Debit Card. Teach your children now how to manage their money responsibly. We'll help them set up their online home banking account on our free mobile app and explain how the card will work. As youth accounts require an adult to be a joint owner, you'll be able to see their account and activity and transfer money in and out to cover their purchases.

### ▼ Mobile App

Do you have our FREE mobile app? If you want a way to monitor your accounts, transfer money, remotely deposit checks and more, the FLHC FCU Mobile App is the perfect solution for you! Stop in and we'll help you get set up!



Aside from the faces that you see inside the Credit Union, did you know that there are many volunteers 'behind the scenes?' Each of these individuals play a special role within the Credit Union. Each committee meets periodically and has a variety of specialized duties that are necessary to help operations run smoothly.

If you ever need to contact a Credit Union volunteer, feel free to send an email to 'general@flhc.com' and your message will be passed along to the appropriate person.

*If you're interested in joining one of our committees and having more involvement with the Credit Union, reach out to Mandi at apowell@flhc.com.*

### ▼ Holiday Closings

The Credit Union will be closed the following days:

- Memorial Day - 5/30
- Juneteenth National Independence Day - 6/20(observed)
- Independence Day - 7/4

Meet Luna



If you've been into the office recently then you've likely met our newest member!

Luna, the cat, is about 1-2 years old and formerly roamed Hart Street making new friends and searching for food & shelter. We invited her into the Credit Union for daily visits back in September. It was apparent that she didn't have a home of her own. With a few minor adjustments to our employee break room, we were able to make her a safe space.

She's very loving and friendly! She loves to play, especially with catnip mice. She sleeps wherever she wants - from desks, to countertops to chairs and everything in between! Next time you're in the office, make sure to say 'hello.'



### ▼ Upcoming

We're excited to announce the addition of another great Visa payment option. Our debit cards will soon be capable of contactless payments! Simply "tap to pay" anywhere you see the logo above. It's another secure & convenient way to use your card!

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