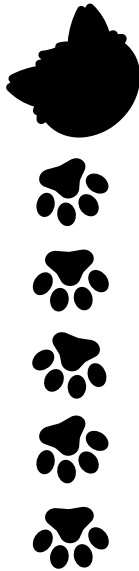




NEWSLETTER

Finger Lakes Health Care
Federal Credit Union



Luna says **'Thank You!'** for helping all of her friends!

Through our awesome members (and even some non-members), we were able to donate lots of goodies and over \$1,200 in cash to the Elmira Animal Control and Shelter. Thank you to all who were able to donate to this cause!



ATTENTION

Over the last several months, some members have experienced issues when trying to access our ART Line. After spending many hours troubleshooting this service and talking with the 3rd party provider, we determined that new equipment was necessary to rectify the issues with ART.

Member usage of ART has steadily declined over the past few years, so the Credit Union has made the decision to not replace ART.

As of 12/31/2023, the Credit Union will no longer offer this service.

We realize this may be a change for some members, but we are here to help you navigate through them. Our FREE Online Home Banking is available online and through our FREE Mobile App.



Download the app



To ENROLL in our FREE Online Home Banking, follow these simple steps:

1. Visit www.flhc.com
2. Click on ENROLL under the Online Home Banking section
3. Read & Agree to the Terms & Conditions
4. Enter your information to create your **user id** and **password**

Once enrolled, you can view your accounts online through your internet browser or by downloading our Mobile App in your device's app store. Just search for "Finger Lakes Health Care FCU"





WATCH OUT FOR SCAMS!!

September 30, 2023

Scammers are working very hard to create new, elaborate scams with the intent of stealing your personal and financial information! The Credit Union takes these attacks very seriously and is always looking out for ways to protect you and your money! If you've fallen victim to a scam, YOU ARE NOT ALONE. Fraud losses due to scams continue to grow each year. In the end, the victim is usually liable for the funds.

WATCH OUT for **RED** Flags:

- Is the email, phone call, or text message **AGGRESSIVE, DEMANDING** or **THREATENING**?
- Are they asking you to pay fines or overpayments back in **GIFT CARDS** or **CASH**?
- Does it sound **TOO GOOD TO BE TRUE** or **SUSPICIOUS**?



- Scammers pretend to be from the Social Security Administration or local law enforcement indicating that your SSN has been used in association with illegal activity and that you must send funds to make the problem disappear.



- Scammers pretend to be from the IRS and tell you that you owe back taxes that must be paid in the form of iTunes gift cards to settle the debt or you will be arrested.



- You have been offered a job via Craigslist or another job-hunting website. You are provided funds and then asked to send payroll on to third parties across the US or in foreign countries via Cashier's Checks, Wire Transfers or bitcoin.



- You clicked a pop-up or email link indicating that your computer has malware or a virus and then you are contacted by a support company. After providing remote access to your computer, the scammer indicates that they accidentally credited your account, rather than charging you for their services. They request that you send the funds back in cash, a Cashier's Check, or gift cards.



RELATIONSHIPS

- As part of a new (or even long-term) relationship, the other individual has asked you for your assistance in accepting funds as they are living or working abroad and cannot access their bank accounts. They ask you to provide your online banking/account information. For your help, they ask you to keep a portion of the funds and then send the remainder via cash, check, wire transfers or gift cards.

If you believe that you've fallen victim to a scam involving your FLHC FCU accounts, contact us immediately, so that we can begin to mitigate any potential losses.



HOLIDAY CLOSINGS

The Credit Union will be closed on the following days:

<ul style="list-style-type: none"> • Columbus Day • Veteran's Day • Thanksgiving & Day after • Christmas 	<ul style="list-style-type: none"> Monday, 10/9 Friday, 11/10 Thursday, 11/23 Friday, 11/24 Monday, 12/25
--	--



607-733-1304



general@flhc.com



519 Hart St, Elmira, NY 14905