August 2026

MEMBER MATTERS MONTHLY

Finger Lakes Credit Union
People you **know**. Service you **trust**.

Ready for What's Next? We're Here to Help.



As summer begins to wind down, many local businesses are already looking ahead. Maybe you're ordering inventory for the busy months ahead. Upgrading equipment before the season changes. Expanding your space, adding staff, or simply making sure you have the flexibility to take on new opportunities. Whatever comes next for your business, you don't have to navigate it alone.

At Finger Lakes Credit Union, we believe every remarkable business starts with someone willing to dream, work hard, and keep moving forward. That's why we take the time to understand your goals before recommending a financing solution. Whether you're looking for a business loan, a line of credit, equipment financing, or a commercial mortgage, we'll help you find the right fit for your business—and your future.

When you work with Finger Lakes, you'll partner directly with Michael Scaglione, Senior Vice President of Lending. Michael brings decades of commercial lending experience, but more importantly, he believes every conversation starts with listening. He'll take the time to understand your business, answer your questions, and help you explore financing options that support your long-term success. Because that's what being a community credit union is all about.

We're here to help local businesses grow, strengthen our communities, and support the people behind them—through every season. If your next chapter starts this fall, let's start the conversation today.
Let's create remarkable.



"Every business is different. My job is to listen first and help find a financing solution that supports your goals."

— ***Michael Scaglione, SVP of Lending***

Celebrating Service



Meghan Rodgers
AVP/ Branch Manager, Geneva



Therese Castner
Member Service Representative

Find Us on Social!

- Finger Lakes Credit Union
- @fingerlakescreditunion
- Finger Lakes Federal Credit Union
- @fingerlakescreditunion



Connecting with Our Community

There's nothing better than spending the day with our community! Our team had a great time at this year's Phelps Kraut Krawl, meeting members, making new connections, handing out Finger Lakes Credit Union swag, and welcoming visitors to our cornhole game.

Events like the Kraut Krawl remind us why we're proud to call this community home. Thank you to everyone who stopped by to say hello, share a smile, or join in the fun. We look forward to seeing you again next year!

THANK YOU FOR YOUR VOTES, SUPPORT & LOYALTY!

Thank you to our incredible members for choosing us as your favorite Credit Union for nine years in a row since the inception of the Finger Lakes Times Readers' Choice Awards. We are so proud to serve you. It is part of our DNA and culture to maintain high standards for providing competitive rates and products with an incredible human touch. Kudos to our incredible staff who have earned your trust and loyalty over the years.

We are especially thrilled to be recognized again as Best Mortgage/Refinance for the fourth year in a row. That is an incredible honor you have bestowed on us. We believe that is due to an experienced team, competitive rates, low closing costs, knowledgeable loan officers, quick turn around, attention to details, and a positive human touch.

Thank you so much for your support and votes!

Bob McFadden
President & CEO



Voted BEST in the Finger Lakes!

Best Credit Union
9 years running

Best Mortgage/ Refinance
4 years running



Shop Online with Confidence

From back-to-school shopping to planning your next getaway, online purchases are part of everyday life. While shopping has never been more convenient, it's also important to take a few simple steps to help protect your debit card and your finances.

In our latest blog, we share seven easy ways to shop more securely online—from recognizing secure websites and avoiding public Wi-Fi to using your mobile banking app to stay on top of your account activity. These practical tips can help you reduce your risk of fraud while giving you more confidence every time you click "buy."

At Finger Lakes Credit Union, we're here to help you protect what matters most, so you can focus on enjoying life's moments with confidence.

Read the full blog to discover all seven tips and learn how to make online shopping safer.

Read the full blog here!

Locations

Main
27 Seneca St.
PO Box 433
Geneva, NY 14456
(315) 781-1334
Loans: (315) 781-2945

Phelps
1934 State Route 96
PO Box 96
Phelps, NY 14532
(315) 548-2100
+ Drive-Thru

Fairport
70 S Main St.
Fairport, NY 14450
(585) 223-9151

Webster
815 Ridge Rd.
Webster, NY 14580
(585) 671-8900
+ Drive-Thru

Hours

24-Hour Walk Up ATM on premises
Mon - Wed 9:00 AM - 4:30 PM
Thu 9:00 AM - 6:00 PM
Fri 9:00 AM - 5:00 PM
Sat 9:00 AM - 12:00 PM
Geneva & Fairport Offices only

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