Dear Valued Members,

For nearly sixty years, this Credit Union has had the great privilege of serving you — and doing so with genuine pride. We have watched members buy their first homes, launch small businesses, send children off to college, and build the lives they have always imagined. That work, that connection, is something we hold close. It always will be.

We love this brand. We love what it stands for. And we love the community we are fortunate to be part of every single day.

That is exactly why we are writing to you today with exciting news.

We are refreshing our brand. Our marketing name is being updated to **Finger Lakes Credit Union.** This is our first brand update in nearly 20 years — and it represents not a departure from who we are, but a reflection of how far we have come together and the bright future we are building.

Our membership has grown and diversified. Our services and capabilities have greatly expanded. The communities we are proud to serve have come to know us in new and deeper ways. A modern brand reflects that energy — and signals that we are moving boldly into our next chapter, with new investments, new technology, and an even stronger commitment to serving you.

What is not changing is everything that matters most: our mission, our values, our team, and our dedication to you. We remain a federally chartered credit union, insured by the NCUA. Our website address and your accounts remain exactly as they are. And our promise to you — To support you in making your mark for a remarkable life — remains the compass that guides every decision we make.

Introducing
Our New Look...

Finger Lakes Credit Union

People you **know**. Service you **trust**.

We are proud of this brand — old and new. We are proud of what it represents and humbled every day by the trust you place in us. Our sincerest hope is that you feel the same energy and optimism we do as we step into this exciting new chapter together.

Thank you for being a member of Finger Lakes Credit Union. Let's create remarkable.

Sincerely,

Bob McFadden
President & CEO
Finger Lakes Credit Union

Finger Lakes Credit Union

Big **news**. Same **people**. Here's what you need to know:

Why now? What prompted this change? Our last brand update was in 2007. Since then, our membership has grown significantly and become more diverse, and we're embarking on a wave of new technology upgrades and service investments. We wanted our brand to lead that momentum — reflecting our energy and vision before those improvements arrive, not after.

What happens to my accounts, loans, and membership? Nothing changes for you. Your accounts, loans, membership number, and all your existing relationships remain exactly as they are. This is a brand update — not a merger, acquisition, or operational change.

Why is the credit union changing its name? Our name is evolving to better reflect the organization we've become over nearly 20 years of growth. We've expanded our membership, services, and regional presence — and we want our brand to match that energy and confidence as we head into an exciting new chapter of investments and growth. This is an evolution, not a reinvention.

We remain a federally chartered credit union and continue to be insured by the NCUA and well capitalized. Nothing about our structure, security, or regulatory standing has changed.

Will I still recognize the staff and branches I'm used to? Yes. Our team, our branches, and our commitment to personal relationships aren't going anywhere. As our tagline says: People You Know. Service You Trust. That's a promise, not a slogan.

Between June 2026 and throughout 2027 we will progressively update the logos on our social media pages, signage, letterhead, and digital tools. During this period, you may experience both the new and old logos as we make these updates.

Does this mean the credit union was sold or merged with another institution? No. We are the same credit union, with the same local ownership, leadership, and team. A brand refresh is simply an update to how we present ourselves — our name, logo, and visual identity. The people, mission, and values behind it are all unchanged.

Staying Connected from Campus

A CONVERSATION FOR PARENTS WITH COLLEGE-BOUND CHILDREN



My daughter is heading off to college out of state this fall. Should we move her account closer to campus?

Great question! Actually, there's no need to move her account at all. She can continue banking with us just as easily from college! We've designed our services with students and families in mind.





Even from several states away?

Absolutely! With mobile banking, she can check balances, deposit checks, transfer money, and manage her account 24/7. Her debit and credit cards work wherever she goes.





What if she needs money or there's an emergency?

You can easily transfer money through online or mobile banking. Plus, her cards and mobile wallet make everyday purchases simple and convenient.





She uses Venmo and Zelle with her friends. Can those connect?

Yes! She can use them with her checking account to split bills, pay roommates, or send and receive money.





I just want to make sure she's financially safe.

We've got you both covered. Visa Purchase Alerts help her monitor card activity and quickly spot anything unusual.





So, there's really no reason to switch credit unions?

Not at all! Staying with Finger Lakes Credit Union keeps things simple. She already has her account, knows how to use our digital tools, and we'll be here to support her throughout her college journey—wherever it takes her.



College-ready banking checklist

- ✓ Mobile banking
- ✓ Mobile check deposit
- ✓ Card controls & alerts
- ✓ Easy transfers

Thinking about Student Loans?
Learn more about ours, here!

$50k Awarded to Local Small Business Community

We are proud to announce that we have once again been awarded $50,000 through the Federal Home Loan Bank of New York's 2026 Small Business Recovery Grant Program.

The funding will directly support seven local non-profit organizations, helping them continue their important work and strengthen the communities we proudly serve. This marks the sixth year we've successfully secured funding through the program, bringing our total grant awards to $400,000 in support of 93 local businesses and non-profit organizations throughout the Finger Lakes region.

As a member-owned financial cooperative, we're honored to help bring these resources back to our communities and invest in organizations that make a meaningful difference every day. We're grateful to the Federal Home Loan Bank of New York for its continued partnership in strengthening our region and helping build stronger communities for all.













Clifton Springs Area YMCA
Seneca County House of Concern
House of John
Main Street Arts
Geneva Historical Society
Rotary Club of Geneva
One Soldier at a Time

Back-to-School Budgeting Tips for a Strong Start

As another school year approaches, it's the perfect time to get ahead of back-to-school expenses. From school supplies and clothing to extracurricular activities and the unexpected costs that pop up throughout the year, a little planning can go a long way. Discover practical budgeting tips, simple ways to save, and strategies to help your family feel prepared, organized, and financially confident for the school year ahead.Read the full blog to learn how small budgeting habits today can make a big difference all year long.



Click here for the full blog!

Celebrating Service



25 years

Lynda Parker
Head Teller, Fairport



5 years

Lindsay Ottenschot
Member Service Representative

Find Us on Social!

Finger Lakes Credit Union

@fingerlakescreditunion

Finger Lakes Federal Credit Union

@fingerlakescreditunion



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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Finger Lakes Credit Union

People you **know**. Service you **trust**.