

MEMBER MATTERS MONTHLY

For the valued members of our credit union.



UNLOCK YOUR FUTURE WITH FINGER LAKES FCU STUDENT LOANS!

At Finger Lakes Federal Credit Union, we're proud to offer student lending solutions designed to help members pursue their educational goals with confidence. When federal aid, scholarships, or grants don't cover the full cost, our private student loans can help bridge the gap.

Our loans feature competitive rates, flexible repayment options, and *multi-year approval, so you can apply once and receive support throughout your college journey. With rates as low as 4.00% APR, a simple online application, and no prepayment penalties, financing your education has never been easier.

What truly sets us apart is the combination of digital convenience and personalized local service. Loan funds are sent directly to your school, and our experienced team is here to guide you every step of the way. Loans may be used for tuition, housing, books, technology, and other education-related expenses.

Eligible borrowers must be enrolled at least half-time in an approved program and be a current member of Finger Lakes FCU.

Education is a powerful investment in your future. Learn more and apply today on our website!



APR = Annual Percentage Rate. Rates and terms subject to change without notice and based on creditworthiness, school certification, and membership eligibility. Borrower must meet school's Satisfactory Academic Progress (SAP) requirements. Certain restrictions may apply.

*Multi-Year Approval is subject to credit qualification and continued school eligibility.

We're Social! Are you?     *Follow us!*

IMPORTANT REMINDER

ATTENTION PARENTS & COLLEGE STUDENTS!

The 2026-2027 Free Application for Federal Student Aid (FAFSA) form is now available. You can complete the form to apply for financial aid to help pay for attendance at college.

You can visit their website at studentaid.gov.



Save the date

JOIN US FOR THE ANNUAL MEETING!

Each year we invite our members to a brief meeting regarding your Credit Union's progress over the past year. The Annual Meeting is a perfect opportunity for the Chairman of the Board and President/CEO to provide reports, discuss current issues, hold an election for open Board of Directors positions, and offer members to opportunity to ask questions and share their concerns.

All members are welcome and eligible to vote.

When: Wednesday, March 18th, 2026
Where: Geneva Branch Lobby
(27 Seneca St. Geneva)
Time: 5:00 pm

2026 OFFICE OLYMPICS

This month, our team brought the Olympic spirit indoors with the 2026 Winter Office Olympics, and it was a huge success! Over the course of three weeks, staff members teamed up, competed, and cheered each other on in a series of creative challenges designed to build camaraderie and have a little fun along the way.

The excitement kicked off with an Opening Ceremony, where teams selected their countries and proudly participated in a parade to officially launch the games. Throughout the competition, teams faced off in a mix of live, in-person challenges and week-long bonus challenges, where individual efforts contributed to each team's overall score.

The games wrapped up with an exciting finals event, as the top three teams each sent one champion to compete for Olympic glory. After plenty of laughs and friendly competition, USA (*our Operations & Accounting department*) claimed the gold medal, followed by Norway (*our Fairport branch*) and Canada (*our Geneva branch & IT department*).

Most importantly, the Winter Office Olympics were a reminder of what makes our workplace special — teamwork, enthusiasm, and a great sense of fun. Thank you to everyone who participated and helped make this event such a memorable experience. We're already looking forward to the next games!



HOME BUYER DREAM PROGRAM™

Up to \$30,000 available for first-time home-buyers!



The money for this program will go fast, based on our previous experience. Having the first three steps completed will improve your chances of benefiting from the grant.

Qualifications for the Program

Steps to Participate in the Program

Step 1: Get prequalified for a mortgage with Finger Lakes Federal Credit Union! A mortgage loan originator will provide qualified applicants with a prequalification letter to present to your real estate professional.

Please note: You must meet the qualification standards for a mortgage program to qualify for the grant.

Step 2: Take the required homebuyer certification course by a HUD approved agency. We can help you find the closest accredited Homeownership Counseling agency. Provide the certificate to Finger Lakes Federal Credit Union, once complete.

Step 3: Begin looking at houses.

Step 4: Make an offer on a house. Once an offer is accepted and you have an attorney approved and fully executed a purchase contract, provide the contract to Finger Lakes Federal Credit Union.

Step 5: Provide all of the above documentation, as well as 30 days' worth of recent paystubs and all W2 forms from the two most recent years, and any additional required documents to Finger Lakes Federal Credit Union.

Step 6: Once you've provided the credit union with all of the above documentation, Finger Lakes will apply for the grant on your behalf.

- Depending on the county where the property is located, the maximum annual household income is \$88,160 or less for 1-2 person households, or \$101,384 for households of 3+ people.

Please note: Anyone over the age of 18 who will be living in the house must provide income verification, even if that person will not be on the mortgage.

- Buyer must put a minimum of \$1,000 down.
- Applicant, title owner and/or spouse has not owned a home in the last three years.
- Buyers who do not remain in their home for at least five years may be required to pay back a portion of the grant funds.
- Buyer must complete an accredited homebuyer certification course prior to entering into a contract to purchase a home.
- Buyer must meet the income and credit requirements necessary to obtain a mortgage at Finger Lakes Federal Credit Union.

Learn more and get started today by visiting flfcu.org.



NMLS
#493624

Finger Lakes
Federal Credit Union

DRIVE MORE. STRESS LESS.

Ready for a new ride? Make your next vehicle purchase easier with a Finger Lakes FCU Auto Loan — designed to save you money and get you on the road faster.

Enjoy competitive low rates, flexible terms up to 84 months, and no prepayment penalties, so you stay in control of your budget from day one. Whether you're buying new or used, refinancing, or shopping around, we're here to help you make a smart move.

Start strong with pre-approval before you shop. Our quick online application gives you buying power and confidence at the dealership — and we work with local dealers to make financing smooth and simple.

At Finger Lakes Federal Credit Union, you're more than a loan number. You get local service, personalized guidance, and financing that puts members first.

Apply online today or talk with one of our Loan Officers to get rolling!



LOCATIONS

Main Office

27 Seneca St. - PO Box 433
Geneva, NY 14456
(315) 781-1334
www.flfcu.org
Loan Line: (315) 781-2945

Phelps Office

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

Fairport Office

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

Webster Office

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

HOURS

Monday - Wednesday: 9:00 AM - 4:30 PM

Thursday: 9:00 AM - 6:00 PM

Friday: 9:00 AM - 5:00 PM

Saturday: 9:00 AM - Noon - *Geneva & Fairport Offices only*

24-Hour Walk Up ATM on premises

BOARD OF DIRECTORS

Bob Stivers, Chair
Jamie McDowell, Vice Chair
Patrick McGuire, Treasurer
Doreen Hovey, Secretary
Reed Balewski
Erin Hughes
Brian Natale
R.J. Passalacqua, Jr.
Edward Wright

SUPERVISORY COMMITTEE

Christine Burke, Chair
Scott Avedisian
Doreen Hovey
Donald Friday
Rev. Lynn Spence

Finger Lakes
Federal Credit Union