

# MEMBERS MATTER

For the valued members of our Credit Union | Summer 2025

# THANK YOU FOR YOUR VOTES!



## Credit Union

Gold Medallion Winner



## Mortgage Lender

Gold Medallion Winner



## Automotive Finance

Gold Medallion Winner



We are honored & proud to  
have received these recognitions!

*Finger Lakes*  *Federal Credit Union*

# Staying Connected from Campus

## A CONVERSATION FOR PARENTS WITH COLLEGE-BOUND CHILDREN



Hi there! My daughter is heading off to college out of state this fall, and I was wondering if we should move her account to a bank closer to campus?

That's a great question—and 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.



Really? Even from several states away?

Absolutely. Your daughter's joint checking and savings accounts stay fully accessible no matter where she is. With mobile banking, she can check balances, deposit checks, and transfer money from her phone 24/7. And since she has a Visa debit card and a Visa credit card as backup, she's covered whether she's buying books, ordering late-night pizza, or booking travel.



What about emergencies—or if I need to send her money fast?

Not a problem. You can use our online or mobile banking to transfer money into her account instantly. No waiting, no delays. Plus, students today rarely use cash, so she'll appreciate that her cards and even her mobile wallet work just like that—tap and go.



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

They sure can. Both Venmo and Zelle work perfectly with her checking account, making it easy to split bills, pay roommates, or get paid back.



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

You're thinking ahead—and we've got you both covered. With Visa Purchase Alerts, she'll get instant notifications for card activity. That way, she can spot any unusual charges right away.



So there's really no reason to switch to a bank near campus?

Not at all. In fact, staying with Finger Lakes Federal Credit Union keeps things simple and secure. You already have the joint account set up, she knows how to use our app, and you're both connected. We're with her for the whole college journey—no matter where she is.



That's reassuring. Thanks so much!

Our pleasure! We're proud to support students and families through every stage—just like we've always done!





# COMMUNITY CORNER

## Thrive to Survive 5K

*Our team laced up their sneakers bright and early for the Thrive to Survive 5K, showing support for local cancer warriors at 6a.m. sharp.*

*We're proud to have sponsored this event again this year and happy to have joined so many others in raising awareness and funds for this incredible cause. Way to go, team!*



## Free Community Shred Day

*We were excited to host our Free Community Shred Day at all four of our branches for the very first time! Members and neighbors alike stopped by to safely dispose of their*

*documents and protect against identity theft. It was a great day of shredding and community connection!*



## Fairport Canal Days

*We had a blast at this year's Fairport Canal Days! Our staff enjoyed chatting with visitors, sharing information about the credit union, and handing out some fun freebies. Thanks to everyone who stopped by—see you next year!*



## BULLETIN BOARD

### Holiday Closings

The Credit Union will be closed to observe the following holidays:

#### **Labor Day**

Saturday, August 30th  
Monday, September 1st

#### **Columbus Day**

Monday, October 13th

#### **Veterans Day**

Tuesday, November 11th

### Follow Us!

Now there are more ways to connect with your Credit Union than ever before.



Search for [Finger Lakes Federal Credit Union](#) & 'Like' us on Facebook!



Search for [Fairport Credit Union](#) & 'Like' us on Facebook!



Search for [Webster Credit Union](#) & 'Like' us on Facebook!



Follow us on Instagram (FingerLakesFCU). We post community-related Credit Union events and activities.

# SCHOLARSHIP RECIPIENTS



## — 2025 — SCHOLARSHIP PROGRAM

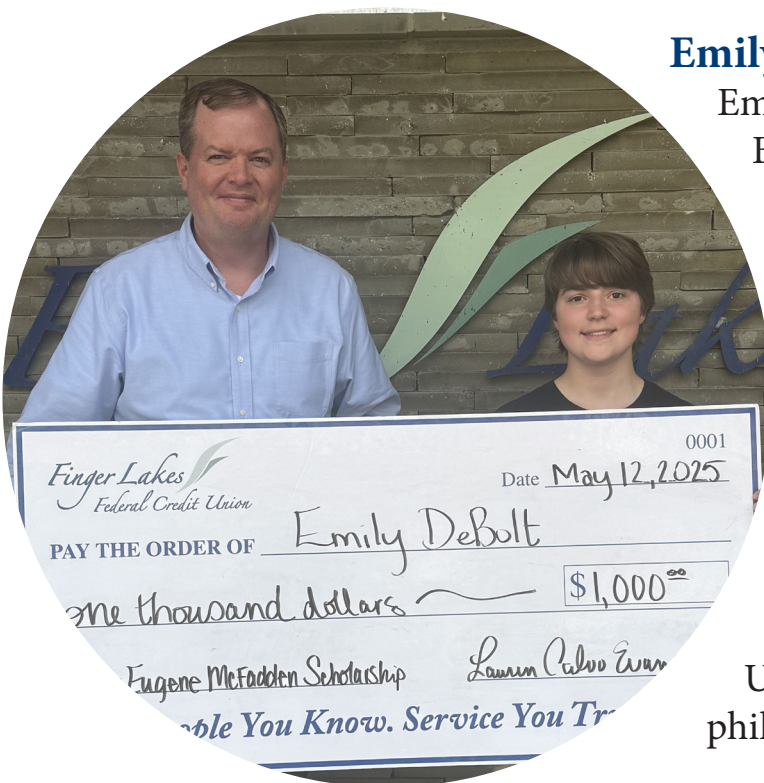
*Congratulations to our scholarship winners! Every year, the Credit Union awards three scholarships to local high school seniors.*

### The Gene McFadden Scholarship Award - \$1,000

**Emily DeBolt** - a Geneva High School graduate.

Emily will be attending West Virginia University as a Biochemistry Major.

Emily is the recipient of the Gene McFadden Scholarship Award. This \$1,000 scholarship was created to honor Gene McFadden, the first manager and one of the founders of what is now Finger Lakes Federal Credit Union. Credit Unions exist due to the dedication and spirit of volunteerism that people like Gene exhibited. The scholarship is a continuation of Gene's legacy with Finger Lakes Federal Credit Union and promotes the "people helping people" philosophy that was so important to Gene.





# SCHOLARSHIP RECIPIENTS

## The Laurie Monahan Memorial Scholarship Award - \$750

**Lyndsey Burns** - a Gananda High School graduate. Lyndsey will be attending Nazareth University as a Musical Theater Major.

Lyndsey is the recipient of the Laurie Monahan Scholarship Award. The Credit Union established a \$750 memorial scholarship in memory of Laurie A. Monahan, a beloved Credit Union employee of 22 years. Laurie worked in various positions during her Credit Union career including Member Services, the Information Technology Department, and most recently in the Loan Department. Laurie demonstrated attentiveness to members' needs and concerns and a sincere commitment to delivering exceptional personal service. With this scholarship, Laurie's memory and devotion to service continues.



## FLFCU Scholarship Award - \$500

## Rochester Chapter Scholarship Award - \$1,000

**Strummer Dunn** a graduating senior from Geneva High School. Strummer will be attending Cornell University to study Industrial & Labor Relations.

All applicants were judged on their academic performance, extracurricular and community service activities, leadership positions, honors and awards. The Credit Union wishes these seniors, and all our scholarship applicants, all the best in their academic endeavors. Congrats Strummer!



# LET US HELP YOUR **BUSINESS** GROW!



**Michael Scaglione**  
**(315) 781-1334 ext. 147**

*Your business moves fast, and you are busy. So do interest rates, financial needs, and opportunities to save. Whether you are a long-time member or just getting to know us, now is the perfect time to take a closer look at your current business loans, credit lines and savings strategy.*

*At Finger Lakes Federal Credit Union, we believe in helping our community thrive and that means more than just offering great rates. It means making sure your finances are working for your business, not against it.*

*If your business has grown or changed, your financing should reflect that. Lets review it together. Even if your business loans and accounts aren't currently with us, that's okay. We will give you an honest, personalized look at where you might be overpaying and where you can save. No pressure. No fees. Just an honest comparison.*

*Stop by or call us to schedule your business financial plan check-up. A few minutes could make a real difference.*



- ✓ **Business Checking**
- ✓ **Business Debit Card**
- ✓ **Credit Card Processing**
- ✓ **Business Rewards Credit Card**
- ✓ **Equipment Loans**
- ✓ **Lines of Credit**
- ✓ **Business Vehicle Loans**
- ✓ **Commercial Mortgages**





# Give the Gift That Lasts a Lifetime.

## For Your Kids. For Your Grandkids. For Generations to Come.

*At Finger Lakes Federal Credit Union, membership is more than just a bank account — it's a gift of financial freedom, smart habits, and local support that can last a lifetime.*

### Why Start Now?

Children and teens can open savings accounts with as little as \$5. It's the perfect way to teach money management early, and it's never too soon to help them start building their future.

### Make It a Family Tradition.

We're proud to serve members across generations. If you're a member, your immediate family — children, grandchildren, siblings, and even household members — are eligible too!

### Join. Share. Grow.

Talk to us today about how easy it is to open an account for your loved ones.



Stop by any branch



Call us at (315) 781-1334



Learn more at [www.flfcu.org](http://www.flfcu.org)

### It's More Than a Gift. It's a Foundation.

A credit union membership sets the stage for responsible saving, low-interest lending, and personalized support — all from a local institution that knows your name and your story.

### We're Here to Grow With You.

From piggy banks to first cars, from college savings to first mortgages — we're committed to being your family's financial partner through every stage of life.

# Don't Get Hooked: Common Banking Phishing Scams & How to Protect Yourself

Hackers and other online scammers are constantly devising phishing schemes to trick everyday hardworking people into revealing sensitive personal information, accessing financial accounts, or making other costly mistakes. At Finger Lakes Federal Credit Union, we understand the risks posed by cybercriminals and want to help you recognize and avoid common banking phishing scams.

## Understanding Phishing in Banking

Financial institutions remain among the top targets for hackers due to the valuable data and assets they protect. Cybercriminals frequently attempt to compromise accounts, steal debit and credit card data, or harvest personal information that can be sold on the Dark Web.

## What Is Phishing?

“Phishing” is aptly named—it mimics fishing by casting bait to lure victims. A hacker might send thousands of fraudulent messages at once. The email message is designed as bait to ensnare victims into a call to action that could include prompting the recipient to send money, providing a debit or credit card number, checking account number, or online banking credentials to resolve a financial emergency. Today’s phishing scams are varied and growing more sophisticated—but their goal remains the same: to exploit trust and gain unauthorized access to your personal or financial information.

## Why Financial Institutions Are Prime Targets

Banks and Credit Unions are primary targets for hackers because they store a wealth of valuable data and financial assets of their clients. These fraudulent criminals also attempt to impersonate financial institutions to use the trust you have built to their advantage. Checking and savings account balances are just the tip of the iceberg when it comes to cybercrime. Hackers are also after confidential information such as Social Security numbers, healthcare information, passwords, and login credentials.

## Common Banking Phishing Scams

An estimated 3.4 billion phishing emails are sent daily - more than the number of people on the planet every three days. Why so many? Because they work. Over 90% of cyberattacks begin with a phishing email attempt.

Here are some common types:

- *Fake Emails from a company or service provider*
- *Phony Text Messages (Smishing)*
- *Spoofed Websites that appear to be legitimate*
- *Voice Call Scams (Vishing)*
- *Social Media Impersonations*

Scammers often combine tactics, such as sending an email followed by a phone call, to create a sense of legitimacy and urgency.



## Red Flags to Watch For

Hackers rely on well-established and effective playbooks and storylines to deceive unsuspecting targets. While their methods continue to get people to click on a malicious link, download a malware-laced file, and give up critical information, many can be easily identified. These are red flags to look for when receiving an unsolicited email message:

- *Urgent or threatening language*
- *Unsolicited “Donation” requests (including phony political support campaigns)*
- *Emails containing attachments you were not expecting (Don’t open them!)*
- *Requests for personal, financial, or login information*
- *Suspicious email addresses or phone numbers (although these can be masked to appear as legitimate contact information, including caller ID)*
- *Unsecured or Mismatched URLs*
- *Spelling and grammatical errors*

If anything feels off, don’t engage. Delete the message and contact the organization directly through a verified phone number or website.

## The Rise of Spear Phishing

While many phishing attempts are generic, more advanced scams—known as spear phishing—are highly targeted. These scammers research their victims, using social media and online profiles to follow or connect with you, and gather information to craft convincing, personalized messages. Details like where you bank, shop, or dine may be used to gain your trust.

## How to Protect Yourself

- **Call us directly** if you are ever confronted with an alarming situation so we can help you.
- **Use strong passwords** for all online logins and never share them! Change your passwords periodically and avoid reusing the same passwords for different types of online logins.
- **Enable Multi-Factor Authentication** to all your online logins. This adds an extra layer of security, like a code sent to your cell phone or generated by an app to confirm your identity when you log in. NEVER give these out to anyone over the phone! We will never ask you for these codes. If you are ever asked for these codes – it’s a scam!
- **Be guarded and naturally suspicious** of unsolicited emails, calls, and text messages. Avoid the trap and don’t try to resolve situations by clicking on email links or divulging login credentials. Instead, it is safer to call or log into the company or service yourself to confirm the situation before proceeding. Give yourself time and avoid the immediate urgency the criminals are trying to convince you of. Never move money if you are being directed by another person for any reason.
- **Keep Software and operating systems up to date.** Install antivirus on all devices. Never click on email messages related to antivirus software or subscription issues – always go to the official site to manage the service.

- **Practice Safe Online Habits**

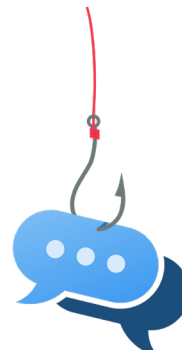
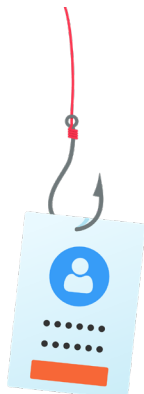
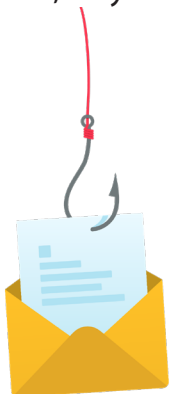
1. Avoid Public Wi-Fi for banking
  2. Don't overshare on social media (especially your date of birth)
  3. Monitor your bank accounts regularly
  4. Turn on debit and credit card purchase alerts
  5. Don't fill out random surveys that come by mail or email – this information can be collected and sold to third parties.
  6. Freeze your credit with all credit bureau reporting agencies for added protection
- Consider using a password manager to generate, store and manage strong passwords.
  - Educate your household, especially vulnerable older adults and teens, about common phishing tactics.
  - Consider subscribing to a service that can monitor your credit and when your personal information is sold on the Dark Web. (The Credit Union offers such a service if you are interested.)

## What to Do If You're Targeted

- **NEVER** provide login credentials or dual authentication codes! We, and any legitimate business, will never ask for them. Hang up in this situation immediately.
- Slow down and disengage: **DO NOT** engage, respond, or click links. Scammers use urgency to pressure victims. Almost nothing requires immediate action. Avoid the immediate urgency of the situation presented which can come in several different forms. NEVER move money or buy gift cards if you are being directed to do so. Hang up and don't allow them to keep you on the phone or "transfer your call" as this could be yet another criminal.
- Stop and Verify: Contact the company directly with contact information that is found on a company website. Confirm the situation well before you make any decisions to act.
- If the contact was not legitimate, block it on your devices.
- Change your password immediately related to the service or company, just to be safe.
- Report the scam to the Credit Union immediately if you have been targeted. If you are a senior citizen, also consider letting a family member know. Report the scam to Authorities if you have become a victim.

At Finger Lakes Federal Credit Union, your security is our top priority. If you suspect phishing or receive suspicious communication claiming to be from us, call us at **1-855-866-9328** or [visit your local branch](#).

Stay alert, stay secure!





# WELCOMING NEW STAFF!

## Jesse Norcross, System Administrator

Please join us in welcoming Jesse, our new System Administrator! He has over 25 years of IT experience, including 10 years in system administration for a nonprofit organization. Jesse was drawn to the credit union industry—and nonprofit world more broadly—because of its mission-driven approach. “Service to the community has always been important to me,” he shared. He lives in Onondaga, just south of Syracuse, and is passionate about making IT approachable for both staff and members. He looks forward to using his skills to support and strengthen our existing infrastructure.

Outside of work, Jesse enjoys gardening and playing acoustic guitar, a hobby he’s been dedicated to for over 20 years. He values the real impact financial institutions make and finds working in this environment deeply rewarding. A personal goal? Someday, he hopes to travel to New Zealand. Closer to home, he and his wife enjoy celebrating special occasions at the Port Café. Welcome Jesse!



## Marienid Lopez, Loan Servicing Specialist

Giving a warm welcome to Mari, our new Loan Servicing Specialist! She brings valuable ex-perience from her previous role as a Loan Operations Representative at CNB, where she worked for six years. Mari was drawn to the credit union world as a shift from the corporate, for-profit environment—looking for a more mission-driven approach. She lives in Lyons and is excited to grow both professionally in her new role.

Outside of work, Mari enjoys hiking and visiting art museums, but says photography and painting are her favorite creative outlets—when she can find the time! One of her favorite things about working in financial services is hearing people’s stories and helping them reach their financial goals. If she could travel anywhere, Mari would love to visit national parks around the world. Her favorite restaurant is Kimchi, a Koren BBQ spot in Ithaca know for its incredible service and food. Welcome, Mari!



## Angela Weber, Member Service Specialist

We’re excited to welcome Angela Weber as the newest Member Service Specialist on our team! Angela comes to us with experience as a Customer Service Representative at Community Bank and is already a great fit for the credit union world. Drawn to the close-knit, family feel of small financial institutions, Angela is looking forward to connecting with our members and helping them navigate any account questions or challenges.

Angela lives in Gorham, NY and when she’s not at work, she enjoys yardwork, nature walks and relaxing at the lake with her kids. She’s excited to get to know both her new coworkers and the members we serve—and she’s on the hunt for a favorite local restaurant! Got a great spot in mind? Stop in and let her know!





# CELEBRATING YEARS OF SERVICE!



**Shona DeCann**  
31 years



**Lynda Parker**  
24 years



**Kelley Monson**  
18 years



**Bob McFadden**  
17 years



**Kelly Stewart**  
14 years



**Erin Loomis**  
15 years



**Lauren Calvo Evans**  
12 years



**Ashley Kalsuga**  
13 years





Caitlin Wirth  
7 years



Melissa Moody  
6 years



Lindsay Ottenschot  
4 years



Kelsey Swancott  
5 years



Desmond Carson  
2 years



Ashley Verdehem  
1 year



Emma Bossard  
1 year



## Success Starts at the Foundation: Fundamentals that Successful Investors and Savers Understand

In today's dynamic and challenging financial environment, many savers and investors are concerned about their ability to properly save and utilize their hard-earned money. Successful savers understand the value of revisiting key foundational strategies that are vital for helping achieve financial stability and long-term wealth.

Maintaining a successful financial lifestyle can incorporate proficiency in several key areas, including having an overall grasp of your finances, understanding the basics of your income and expenditures, using credit and debt sense, and knowing how to save and invest your hard-earned dollars.

We believe an educated client is our best client. We know that your financial journey can be enhanced with proper knowledge, strategic planning, and a commitment to setting and following long-term goals.

Volatility and uncertainty will always be a part of an investor's journey. Seasoned investors always make time to recap and remember smart money management techniques. While there are many strategies that could help you reach your financial goals, we feel that every investor, regardless of their age, work status, or income, will benefit from reviewing the following fundamentals.

### Investing is a long-term commitment.

First and foremost, we believe investing is a long-term commitment. Most people invest in equity markets to build wealth in either their retirement

**"We are what we repeatedly do. Excellence, therefore, is not an act, but a habit." Aristotle**

or personal portfolios. Regardless of your goals, investing in equities should always be thought of as a long-term commitment. Historically, equities have rewarded long term investors. Seasoned investors understand the difference between "investing" and "trading". Investing is more of a long-term activity, while trading is a more short-term, higher risk activity.

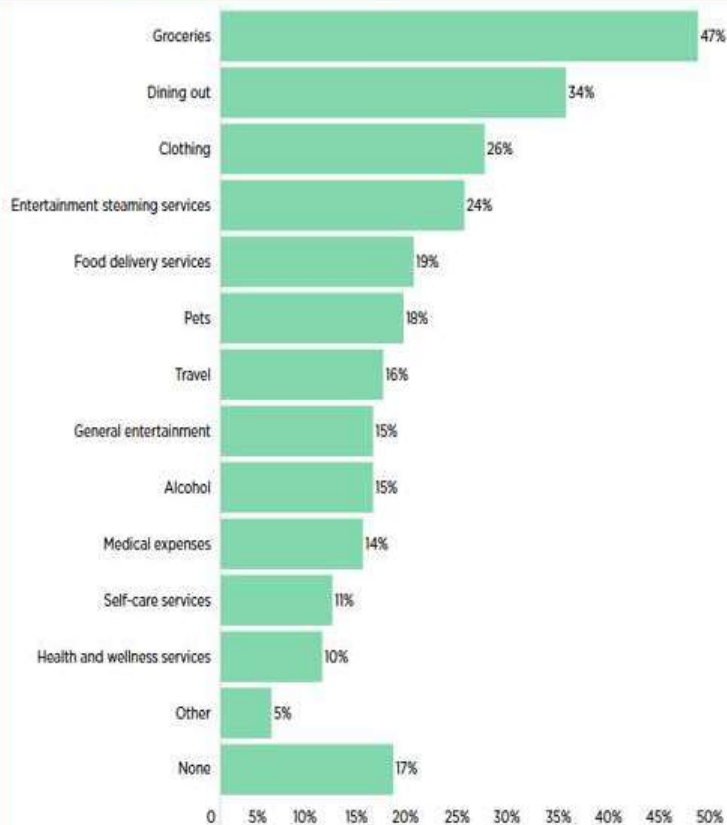
Having a long-term mindset helps experienced investors handle the stress of unpredictable market ups and downs. During high volatility and uncertainty, investors who have a long-term mindset typically experience less stress and anxiety than investors with a short-term approach to their investments. Seasoned investors know how to limit their exposure to the media and stay focused on their plan and personal financial goals.

As iconic long-term investor Warren Buffet said, "Nobody buys a farm based on whether they think it is going to rain the next year. They buy it because they think it is a good investment over 10 or 20 years."

As financial professionals, our goal is to find the right long-term plan and investments for our clients' portfolios, taking into consideration time horizons and risk tolerances.



## Overspending Categories



Source: NerdWallet survey of 2,070 Americans conducted online March 31-April 4, 2023, by The Harris Poll. Respondents could choose more than one answer.

## Understanding the importance of a budget.

A sound budget that is adhered to can take the guesswork out of your incoming and outgoing cash flow. It can help you plan for future purchases, determine what you need to put aside to reach savings goals, and understand what money you need to allocate toward daily living expenses.

Do you have a vacation or event you need to plan for in the next 12 months? Having a personal budget will help you determine how much and at what frequency you'll need to put funds aside for that trip or event. Seeing these figures in a tangible way can help make the decision whether you need to buy a "nice, but not necessary" item you are considering easier. In creating your budget, you may discover many adverse spending habits that you didn't even know you had.

Many people are first introduced to the concept of saving at an early age when they were given their first dollar of allowance. Creating and following a spending plan that accounts for current and future income and expenses seems easy, right? While the concept may seem simple, this is the one area that most people find themselves going off track, let alone forgetting altogether. Thomas Jefferson once noted, "Never spend your money before you have earned it". Back then, he probably never imagined how easy it would be to spend money with the swipe of a card or click of a button that we are tempted with today.

How many hopeful savers have devised a budget at the beginning of the year only to see it fall by the wayside before the first quarter even ended? According to a recent finding by WalletHub, over 86% of Americans have a budget. However, according to NerdWallet, a report highlights that 83% of Americans, even those who have created a budget, admit to overspending. To make the spending snowball even larger, many use credit cards to cover the overspending, thus incurring interest charges.

The easiest part can be to create a budget; the hardest part is sticking to it. Staying passionate about your financial goals and keeping them consistently at the forefront of your mind can help you stick to your plan when tempted to unnecessarily spend.

## Use personal debt wisely.

Now more than ever, it's very easy to spend "imaginary" money. What used to take time with writing a check at the counter, we can now simply be done by swiping a debit card or digital wallet in a second. What wasn't available to us if we didn't have cash, is now at our fingertips with credit cards and digital pay options. But not without a cost – it can take only a few seconds to rack up thousands of dollars of unnecessary debt and interest charges.



Average Consumer Debt Balance in 2024						
Mortgage	HELOC	Student Loan	Credit Card	Auto Loan/ Lease	Personal Loans	Total Average
\$252,505	\$45,157	\$35,208	\$6,730	\$24,297	\$19,014	\$105,056

Source: Experian.com

While some debt can be necessary and even provide some beneficial tax advantages, like a mortgage (of course, with a reasonable mortgage interest rate), incurring other types of personal debt or taking loans with higher interest rates can be one of the quickest ways to slow down or even stop any forward progress toward your financial goals. Avoiding any non-essential long-term debt is critical for preventing financial headaches that immediate gratification of even the best purchase cannot solve.

### Maintain an emergency fund.

According to NerdWallet’s 2023 consumer budgeting report, emergency savings and investments are on the top of Americans’ financial priorities. An emergency fund can help buffer life’s unexpected turns. These funds should be dedicated to assisting you in the event of unplanned necessary expenses or financial emergencies. For example, the loss of a job, unexpected home repairs, or emergency medical bills. You may be tempted, but remember, these funds are not to be used for travel excursions or for impulsive purchases.

I’m sure most of us have heard the saying, “pay yourself first”. This doesn’t mean buying that new featured item that your social media algorithm has incessantly advertised. It means setting aside an allotted percentage of your paycheck each month into savings or the emergency fund. Many savers also take the opportunity to advance their efforts by setting aside a portion or all of their tax refunds into these accounts.

While income, necessary monthly expenditures, dependents, and lifestyles can differ, a good strategy for every saver is to aim for having at least three to six months’ worth of expenses saved in case of an emergency.

### Avoid liquidating equities to pay for larger expenses.

Do you anticipate a big purchase, such as buying a car in the near future? Are you hoping to pay cash for this car? Do you have a trip or vacation planned? Are you doing some remodeling in your home?

Planning to have appropriate cash reserves for these larger expenditures is more strategic than keeping your fingers crossed hoping that your investments will rise and be the best source of funds the day you need them. Liquidating your investments at the wrong time can prove to be costly. Successful investors try to be intentional when it comes to funding large expenditures.

### Live within your means.

The best savers typically live within their means. In tune with keeping a budget and not going into unnecessary debt, living within your means is easier said than done.

A good exercise is to write down your must-have expenses, such as housing, food, gas, medications and utilities. Don’t forget to add a line for your savings and emergency fund. Then write down your non-negotiable “want but don’t necessarily need” items, such as streaming subscriptions. Ideally, the total cost of your necessary items should leave you some savings and breathing room. If you’re finding yourself putting more and more on your credit cards and are unable to pay them off every month, you’re not living within your means. Successful savers and investors monitor their spending habits and think about the future.

## Enjoy your life!

After all this discussion about diligently saving, it may seem impossible to actually enjoy the money you have in the present day. Benjamin Franklin coined the famous phrase, “A penny saved is a penny earned.” But don’t forget that your hard-earned money should be enjoyed as well. Being diligent is important, but after you have accumulated a reasonable amount of savings, try not to eliminate all personal enjoyment just so you can squirrel away a few extra dollars. For some, this means taking that bucket list vacation or cultivating and enjoying their favorite hobby. For others, this could mean spoiling their grandchildren, or philanthropic work.

Remember, money allows you freedom, choices, and opportunities to enjoy your life.

## Keep your complete financial future in view.

Don’t lose track of your financial goals. The most critical step is to have a strategy and plan. The next step is sticking to it. As the steward of your wealth, we are here to help you on your financial journey. If you’d like to have a review of your overall financial picture, we can discuss this at your next meeting, or you can call us to set up an appointment. We understand that each client has a unique financial situation, and we will consider your distinctive needs and goals when providing any recommendations.

Our objective is to understand the goals of our clients and then create plans to address those goals and needs. As always, we appreciate the opportunity to assist you and your financial matters. If you have any questions or concerns, please call us.

***“Do not save what is left after spending. Spend what is left after saving.” Warren Buffett***



## Help us help others!

**2025 is proving to be a year of change. There are a lot of people seeking clarity.**

*Our goal this year is to help others with their financial goals and decisions.*

Do you know someone who may benefit from the information we provide?

If you would like to share this article with a friend or colleague, please call Mark, Tom and Katie Higgins at (585) 223-2500 and we would be happy to provide them this valuable information.

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Sources: wallethub.com; nerdwallet.com; Experian.com. Contents provided by the Academy of Preferred Financial Advisors, Inc. ©

### **Main Office**

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PO Box 433  
Geneva, NY 14456  
[\(315\) 781-1334](tel:(315)781-1334)  
[www.flfcu.org](http://www.flfcu.org)

**Loan Line:** (315) 781-2945

#### **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  
24-Hour Walk-Up ATM on premises

### **Fairport Office**

70 S Main Street  
Fairport, NY 14450  
[\(585\) 223-9151](tel:(585)223-9151)

#### **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  
24-Hour Drive-Thru ATM on premises

### **Webster Office**

815 Ridge Road  
Webster, NY 14580  
[\(585\) 671-8900](tel:(585)671-8900)

#### **Hours:**

Monday – Wednesday: 9:00 AM – 4:30 PM  
Thursday: 9:00 AM – 6:00 PM  
Friday: 9:00 AM – 5:00 PM  
Saturday: Closed

#### **Drive-Thru:**

Monday – Wednesday: 9:00 AM – 4:30 PM  
Thursday: 9:00 AM – 6:00 PM  
Friday: 9:00 AM – 5:00 PM  
Saturday: Closed  
24-Hour Drive-Thru ATM on premises

### **Phelps Office**

1934 State Route 96  
PO Box 96  
Phelps, NY 14532  
[\(315\) 548-2100](tel:(315)548-2100)

#### **Hours:**

Monday – Wednesday: 9:00 AM – 4:30 PM  
Thursday: 9:00 AM – 6:00 PM  
Friday: 9:00 AM – 5:00 PM  
Saturday: Closed

#### **Drive-Thru (2 Lanes):**

Monday – Wednesday: 9:00 AM – 4:30 PM  
Thursday: 9:00 AM – 6:00 PM  
Friday: 9:00 AM – 5:00 PM  
Saturday: Closed  
24-Hour Drive-Thru 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