

MEMBER MATTERS MONTHLY



For the valued members of our credit union.



Finger Lakes Federal Credit Union Named "America's Best Credit Union" for Second Consecutive Year

We are proud to announce that we have once again been recognized as one of Newsweek's America's Best Credit Unions, earning this national honor for the second year in a row. This recognition reflects our continued commitment to delivering exceptional service, trusted financial guidance, and meaningful value to our members and communities.

This achievement would not be possible without the loyalty and trust of our members, who inspire everything we do. We also thank our dedicated staff for their passion and commitment to putting members first every day. Being named among America's best is an honor we share with our entire Finger Lakes Federal Credit Union family—and a promise to continue raising the standard of service you deserve.



Scholarship Reminder: We are proud and excited to support graduating high school seniors as they navigate the next steps of their education. There is still time to apply for the Rochester Chapter of New York Credit Union Association Scholarship! Visit our website to apply! Applications must be submitted by **February 28th**.

Holiday Closings

Martin Luther King Jr. Day: Monday, January 19th

Presidents Day: Monday, February 16th

We're Social! Are you?



Follow us!

DON'T FORGET...

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

Welcoming New Staff!

We are excited to welcome Kristina Dresser to the Finger Lakes Federal Credit Union team! Kristina has joined us as our AVP, Senior Lending Officer.

Kristina is excited to bring her broad knowledge and expertise to better serve the lending and mortgage needs of our members. Kristina brings nearly 20 years of banking experience, having spent her career at Tompkins Community Bank in a variety of roles. She began working in branch operations before specializing in lending, with extensive experience in both mortgage processing and mortgage underwriting.

Kristina lives in Seneca County with her husband—who has owned a local Geneva business for the past decade—and their two sons. In her free time, she enjoys traveling north to snowmobile (while hoping for plenty of snow!) and cheering on her sons at year-round basketball.

Whether you're a first-time homebuyer, refinancing, purchasing a second home, or building your forever home, Kristina is committed to making the process seamless from start to finish. She is excited to be here and looks forward to working with our members. Please join us in giving Kristina a warm welcome!



IMPORTANT NOTICE

Dormant / Inactive Accounts - Abandoned Property Law

The Office of Unclaimed Funds (OUF) states all accounts that have been inactive for three, four and five years will be reported in an attempt to reunite account owners with their money.

A quarterly fee of \$15.00 will be deducted from any Dormant (Inactive) Account at Finger Lakes Federal Credit Union. To avoid this deduction, please be sure to have at least one transaction posted to your Share Savings Account per year (dividends are not considered activity).

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.



BREAKING GROUND TOGETHER IN WEBSTER!



We're thrilled to share a big milestone with our members and neighbors—on Tuesday, December 9, we celebrated the official groundbreaking of our new Webster office! Leadership, board members, and community members came together for a fun and meaningful ceremony that marks the start of an exciting new chapter for Finger Lakes Federal Credit Union in Webster.

Our current Webster location has served members in a leased space since 2004, and since joining the Finger Lakes family in 2021, we've been dreaming about a permanent home of our own. Building a brand-new office is more than just a construction project—it's a long-term investment in our Webster community and a way to better serve you, our members.



“Breaking ground on our new Webster office is a proud moment for all of us,” said Bob McFadden, President & CEO. “Owning our space means we can grow with the community, offer more services, and create a better experience for our members. We’re excited for what’s ahead and grateful for the support of our members who make this possible.”

During the celebration, everyone got to join in the ceremonial shovel dig, hear remarks from our leadership team, and feel the excitement of what’s to come. Construction is expected to wrap up in Fall 2026, and we can’t wait to welcome members to the new branch shortly after.

Our new Webster location will be at 1055 Hatch, at the corner of Hatch & Ridge Roads, just a short drive from our current office—so your banking will stay convenient while we build a brighter future together. We can’t wait to grow with you, Webster!

HOMEBUYER 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 \$84,160 or less for 1-2 person households, or \$96,784 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

Generations of Membership



Member since birth!
Thanks Mom & Dad!

Why Start Young?

- Teaches money skills early
- Builds lifelong saving habits
- Keeps money safe while it grows

At just five years old, Rosalie is already learning something important—being part of Finger Lakes Federal Credit Union means being part of a community. She's been a member since birth, just like many of the people in her family, and she's growing up seeing what it means to save, share, and plan for the future.

At this age, saving starts to feel fun and meaningful. Birthday cards, special treats, and small savings goals become chances to learn how money works. Having her own account helps Rosalie see her savings grow and understand that even small amounts can add up over time. It's an early lesson in patience, responsibility, and setting goals—skills that last far beyond childhood.

For Rosalie's family, membership is more than a place to keep money. It's a tradition passed down through generations. Parents who once learned to save here are now helping their own children do the same, building strong financial habits while staying connected to a local credit union that cares about its members.

That's the power of starting young—and staying local. When families bank together, kids like Rosalie grow up with confidence, support, and a strong sense of community. One generation at a time.

Start building your little one's financial future today—open a Youth Account at any branch or online. It's a small step now that can make a big difference later!

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