



newsnotes

CFCU COMMUNITY CREDIT UNION
QUARTERLY NEWSLETTER • FALL 2020

Lisa Whitaker has been Appointed to the New York State Charter Advisory Board

Lisa Whitaker, President and CEO of CFCU Community Credit Union has been appointed by the Superintendent of the New York State Department of Financial Services (DFS) to serve on DFS' New York State Charter Advisory Board for a three-year term. All board members serve without compensation and meet at least three times a year.

The New York State Charter fosters economic development in New York through prudent regulations and supervision, consumer protection against fraud or unethical conduct, and consumer education. Board members consider and make recommendations to the Superintendent on the following matters:

- Preserving the New York State Charter for depository financial services institutions as a viable and attractive option to current and potential state-chartered financial institutions
- Promoting state charter retention and new charters
- Encouraging the offerings of diverse financial products and services throughout the state
- New laws, rules, or regulations
- Amendments or repeals of current laws, rules, or regulations

"I'm honored to serve on the advisory board and look forward to assisting with the continued strengthening of our local economy and protection of consumers," said Lisa Whitaker.



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- 2.9% promo APR on balance transfers for 15 months (after which 9.99-15.99% APR will apply)
- No balance transfer fee
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- Earn DOUBLE rewards points

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APR=Annual Percentage Rate. Purchase APR is variable and subject to change after account opening. 2.90% Promotional APR valid for 15 months from time of balance transfer after which the variable rate of 9.99-15.99% may apply based on your creditworthiness at account opening. Balance transfer must post between 8/1/2020-1/31/2021 to qualify for promotional rate. All credit cards subject to approval. Balance must post by 1/31/2021 to qualify for \$0 Balance Transfer Fee. After that time, the fee will be either 2% of the amount of each transfer or \$5 minimum, whichever is greater. 5,000 Bonus Rewards Points awarded to new card holders approved 8/1/2020-1/31/2021. Bonus Points awarded upon successful balance transfer of \$5,000 or above. 2 Points for every dollar spent applies to purchases made 8/1/2020-1/31/2021. After that time, the standard points apply. Federally Insured by NCUA.



Put your
home's equity
to work
for YOU!

Get a CFCU
Home Equity Loan
or Line of Credit
as low as
3.25% APR. *

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*3.25% APR is for 5-year fixed rate Home Equity Loan with no closing costs. HELOC is for 15-year term. Actual APR will be determined by loan term and credit score. Required 3-year recapture period applies to No Closing Cost loans. Loan amounts of \$15,000 to \$150,000 based on creditworthiness. Credit scores are determined by the Credit Reporting Agency. Equal Housing Opportunity Federally Insured by NCUA. APR=Annual Percentage Rate.

To apply or learn more, call 607-257-8500 or 800-428-8340

Sustainable Investing: Doing well while doing good

The landscape of investing is going through a period of dramatic change, and more than ever, investors care what companies do within a community, how they treat employees and the impact they have on the environment. By leveraging an investment approach called Sustainable Investing, you have an opportunity to do well (potentially earn competitive financial returns) while doing good (have a positive social and environmental impact).



Contact CFCU Wealth Management to explore Sustainable Investing opportunities and discover the role you can have as an investor to effect positive change.

An Environmental, Social and Governance (ESG) fund's policy could cause it to perform differently compared to funds that do not have such a policy. The application of social and environmental standards may affect a fund's exposure to certain issuers, industries, sectors, and factors that may impact relative financial performance - positively or negatively - depending on whether such investments are in or out of favor.



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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Holiday Hours

Monday, October 12th - Closed
 Wednesday, November 11th - Closed
 Wednesday, November 25th - Closed at 3pm
 Thursday, November 26th - Closed
 Thursday, December 24th - Closed at 3pm
 Friday, December 25th - Closed
 Thursday, December 31st - Closed at 3pm
 Friday, January 1st - Closed

Shred Day

Saturday, October 24th, 10am - 12pm
 Shops at Ithaca Mall
 LIMIT: 2 boxes of papers & 2 electronics per person
 Face coverings required
mycfcu.com/events

Depending on demand, we can only serve up to capacity