

CFCU is becoming **Beginnings** Credit Union.



Rebrand Update

After nearly 75 years of service, CFCU is becoming Beginnings, a credit union dedicated to unlocking all that's possible for our members and community. Over the next few months, we'll be introducing our new name, logo, and design system. We look forward to writing our next chapter with you!

Visit mycfcu.com/Beginnings to learn more.



Flight to Safety

LOOKING FOR A SAFE PLACE TO KEEP YOUR MONEY?

CFCU offers NCUA Insured Certificates with competitive rates and flexible terms from 3 to 60 months.

Need to keep your funds liquid?

Our Money Market account pays a higher APY* than a regular savings account while keeping your money liquid. Dividends paid on balances as low as \$2500 with no monthly service fees.

For all that's possible.



*APY= Annual Percentage Yield
Visit mycfcu.com/rates to learn more.

Federally Insured by
NCUA



Investment Scams

Here's how they work: Investment scammers claim you'll get big returns investing in a hot new money-making "opportunity" — maybe something like cryptocurrency. Some scammers say you'll make a lot of money if you follow their proven system or method. Scammers are convincing and the lure of large returns can be enticing. But use caution and don't feel pressured to commit quickly – here's what you can do to spot this scam:

- ✧ **Too good to be true.** Be wary if the returns seem too good to be true or are 'guaranteed'. There are no guaranteed returns and no investments without risks. Be wary if the risks are downplayed or you are told that there is no risk.
- ✧ **Special deal to act fast.** Use caution if you are pressured to commit quickly or 'space is limited'. Scammers want you to act fast before you realize it is scam.
- ✧ **Funds sent to individuals or accounts not in your name.** Be careful sending funds to individuals or accounts not in your name for an investment. Scammers will often have you send funds to another person instead of to the name of a legitimate investment company.
- ✧ **Do some homework.** Search online for the name of the company or the program and words like "review", "scam", "fraud," or "complaint." Other people's experience with the company can alert you to possible problems.
- ✧ **Verify investment claims on your own.** Never put money into an investment based only on what someone claims or what you read in an online newsletter, review, or blog. Scammers will often invent stories or testimonials about how successful people are at making money with their investment offer.

Please visit www.mycfcu.com/fraud if you need assistance or are worried about a scam or fraud.

Upcoming Events

ESM Shred Day in Onondaga County

Saturday, June 7th

Visit our website for additional Shred Days in
Tompkins, Cortland and Seneca Counties

www.mycfcu.com/events

Holiday Closings

Memorial Day

Monday, May 26th
All Branches closed

Juneteenth

Thursday, June 19th
All Branches closed

Independence Day

Friday, July 4th
Saturday, July 5th
All Branches closed