



newsnotes

CFCU COMMUNITY CREDIT UNION
QUARTERLY NEWSLETTER

Spring 2023

SPRING into CASH-BACK rewards points* with a CFCU Rewards Debit and/or Credit Card!

Every time you make a purchase with a CFCU Rewards Debit and/or Credit Card, you earn **cash-back rewards points**. Easily redeem these points for cash back, gift cards, travel, or a catalog of merchandise! You choose!

Earn up to **12,000** bonus cash-back rewards points* with both cards!

Learn more about the **uChoose program**, and Rewards Debit and Credit Cards at mycfcu.com/uchoose.



Earn **1 point** for every **\$2 spent**

- Transformation Checking/Debit Card
- Student Checking/Debit Card
- Business Rewards Checking/Debit Card

Earn **1 point** for every **\$1 spent**

- Rewards Credit Card

Earn **2 points** for every **\$1 spent**

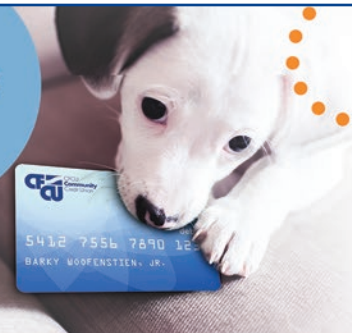
- Rewards Elite Credit Card
- Business Rewards Credit Card

Get both cards!
Earn up to
**12,000 Bonus
CASH-BACK
REWARDS!**



CFCU
REWARDS
DEBIT
CARD

CFCU
REWARDS
CREDIT
CARD



Learn more at mycfcu.com/uchoose

*5,000 BONUS POINTS AWARDED TO INDIVIDUALS WHO OPEN A TRANSFORMATION CHECKING, REWARDS CREDIT CARD, REWARDS ELITE CREDIT CARD, BUSINESS REWARDS CHECKING, AND/OR BUSINESS REWARDS CREDIT CARD BETWEEN 04/01/23 – 06/30/23. AN ADDITIONAL 1,000 BONUS POINTS WILL BE AWARDED TO INDIVIDUALS WHEN THEY MAKE THEIR FIRST PURCHASE WITH THEIR NEW ACCOUNT BEFORE 06/30/23. BONUS POINTS WILL BE CREDITED TO ACCOUNTS BY 08/31/23. ACCOUNT HOLDERS ARE ELIGIBLE TO RECEIVE BONUS POINTS ON EACH NEW ACCOUNT THEY OPEN. ALL CREDIT CARDS ARE SUBJECT TO APPROVAL. TRANSFORMATION CHECKING REQUIRES A MINIMUM OPENING DEPOSIT OF \$25, WITH AN ANNUAL PERCENTAGE YIELD (APY) OF .03% ON BALANCES GREATER THAN \$1,000. APY IS ACCURATE AS OF THE LAST DECLARATION DATE. UCHOOSE REGISTRATION REQUIRED TO REDEEM POINTS. FEDERALLY INSURED BY NCUA.

Announcing the Community Foundation of Tompkins County 2023 Door Opener Society Awardee

Frank Torelli is a Wealth Advisor at CFCU Wealth Management and the newest Door Opener Society member! This membership recognizes professional advisors whose contributions to philanthropic estate planning have been significant, substantial, and long-standing.

Frank says: *"I am very honored to accept the Door Opener Society Membership. Many of my clients express a preference to keep their giving local and this interest completely aligns with the Community Foundation and the support provided to non-profit organizations in our area. The Community Foundation helps my clients navigate the philanthropic estate planning options which are available and allows them to make informed decisions."*

Eligible inductees are attorneys, accountants, financial planners, trust officers, brokers, or insurance agents who encourage their clients to consider charitable giving to the Community Foundation.

"I appreciate having the Community Foundation as a resource for my clients. It really is a team effort."

Frank Torelli

L to R:
Lisa Whitaker
(President & CEO
of CFCU), Frank
Torelli, and George
Ferrari, Jr. (CEO
of the Community
Foundation of
Tompkins County)



Webinar on Retirement Income: The New Retirement Challenge

Presented by CFCU Wealth Management & James Hufnagel, Sr., Regional VP of New York Life



Wednesday, April 26, 2023
11:00 – 11:45 am EST

RSVP to **Kara Grant** at admin.cfcuwealth@lpl.com
or call **607-257-3282 x1107**. A link to the webinar will be emailed to you.

We will provide an overview of the retirement income market and retirement income risks such as:

- **Market Risk and Timing of Returns**
- **Withdrawal Rate Risk**
- **Inflation Risk**
- **Longevity Risk**

You will also learn about adding more retirement guaranteed income.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. CFCU Community Credit Union and CFCU Wealth Management **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using CFCU Wealth Management, and may also be employees of CFCU Community Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, CFCU Community Credit Union or CFCU Wealth Management. Securities and insurance offered through LPL or its affiliates are:

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

Events

- **Cortland Business Showcase:** Sat., April 15th
- **Ithaca Mac & Cheese Bowl:** Wed., May 3rd
- **Downtown Ithaca Summer Concert Series:** Coming in June

Holiday Closings

- **Memorial Day:** Mon., May 29th
- **Juneteenth:** Mon., June 19th