



# newsnotes

CFCU COMMUNITY CREDIT UNION  
QUARTERLY NEWSLETTER • WINTER 2021

## Notice of Annual Meeting

Monday, April 26, 2021

5:30 PM, Video Conference

Members will have the opportunity to meet CFCU's Executive Team, Board and Committee Members, and staff.

We hope to see you there. Video conference information will be added to the website closer to the meeting date at [mycfcu.com/annualmeeting](http://mycfcu.com/annualmeeting)



## Candidates for CFCU's Board of Directors

The Nominating Committee has submitted the following candidates for CFCU's Board of Directors. When only one member is nominated for a position, the Nominating Committee Chair may take a voice vote or declare each nominee elected by general consent at the Annual Meeting. Meet the nominees below:

### Joe During

Joe is President of the Joseph H. During, Jr., CPA firm in Cortland, where he specializes in small business consulting services including computer systems consulting, and individual, corporate and partnership taxation. He also provides estate, financial, and retirement planning, as well as accounting, tax and management advisory services for not-for-profit organizations, fire districts, and fire departments.



Before starting his own business in 1998, Joe spent 32 years with the CPA firm, Dermody, Burke & Brown, serving as partner in charge of the company's Cortland office for 14 years.

He is a member of the American Institute of Certified Public Accountants (AICPA), the New York State Society of Certified Public Accountants and the AICPA Technology Section. A graduate of Syracuse University with a BA in accounting, Joe is an honorary member of the Mattydale and Cortlandville Fire Departments, and a member of the New York State Association of Fire Chiefs and the Firemen's Association of the State of New York.

He is also active with numerous community organizations, having served as District Treasurer and Commissioner in the Cortlandville Fire District, Campaign Chair for the United Way of Cortland County and member and Past President of the Cortland Rotary Breakfast Club. Joe is an ordained, permanent deacon in the Diocese of Syracuse and ministers at St. Mary's and St. Anthony of Padua Churches in Cortland as well as serves as Fire Chaplain for the Mattydale and Cortlandville Fire Departments.

### Dana Decker

Dana Decker, the Principal Broker and Owner of Berkshire Hathaway HomeServices Heritage Realty, has been a lifelong resident of the Cortland and Ithaca areas and has grown a true appreciation for all of our local communities. Dana attended Elmira College where he graduated in 2008 with a BA Degree in Business Administration with concentrations in Marketing and Management.



Since founding Heritage Realty in 2008, Dana has served the Cortland County Board of Realtors as the Treasurer, President Elect, and 2015 President. He is also a member of the Ithaca Board of Realtors.

Growing with our local communities, Dana understands the importance of giving back. He has enjoyed doing so by serving as a Director on the Board for the Cortland County Chamber of Commerce, as a Director on the Board of the Salvation Army, and has spent time and resources investing into local youth sports programs and clubs to ensure a bright future for tomorrow's leaders.

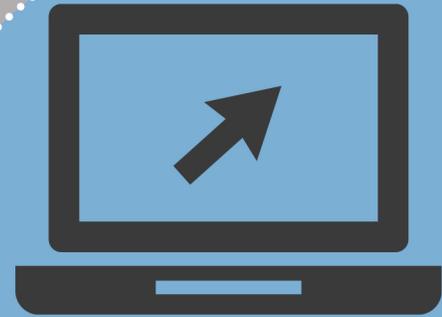
For more information, visit [mycfcu.com/annualmeeting](http://mycfcu.com/annualmeeting)

Life can be hectic and remembering to pay a loan bill on time can sometimes slip your mind.

## CFCU's AutoPay takes away the worry and helps you avoid late fees.

Members can set up recurring automatic transfers from their CFCU checking or savings account to their CFCU loan account and forget about it.

**Learn more at**  
[mycfcu.com/autopay](http://mycfcu.com/autopay)



### New 24-HR Advanced ATM Available at 1030 Craft Rd

This Advanced ATM, also known as a Virtual Teller Machine performs additional banking transactions, including:

- CFCU accounts balance transfers
- cardless transactions
- cash deposits
- bill pay



Virtual Teller Machines are also available at our Transformation Center branch in downtown Ithaca and our Waterloo Branch in Seneca.

### Holiday Hours

Monday, January 18th - Closed  
Monday, February 15th - Closed



### FINANCIAL CHECK-UP

The beginning of a new year is traditionally a time for taking stock of our lives and resolving to create healthy new habits. Why should our financial lives be any different? With the proper assessment and planning, you can take actions now that will change your financial life in the years to come.

Speak to a Wealth Advisor and schedule an appointment.



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