



newsnotes

CFCU COMMUNITY CREDIT UNION
QUARTERLY NEWSLETTER

Winter 2023

Annual Meeting

Monday, April 24, 2023 @ 5:30 p.m.

Acropolis Conference Center at Greek Peak
2000 NYS Route 392, Cortland, NY 13045

Candidates for Board Re-Election



Katie Foley (re-election 4th term)

Katie is originally from Littleton, Massachusetts and came to Ithaca as a student at Ithaca College where she graduated in 2001. She spent 15 years working in the field of fundraising in the non-profit sector holding leadership positions at Planned Parenthood of the Southern Finger Lakes, Family & Children's Service of Ithaca and the Big Brothers Big Sisters Program at the Ithaca Youth Bureau, City of Ithaca. Katie left her full-time career in 2015 to launch Silo Food Truck with her partner. She was recognized as Entrepreneur of the Year in 2018 by Tompkins Connect for her work in business and as the 2015 Volunteer of the Year at United Way of Tompkins County for her volunteerism.



Michelle Miner (ratification and election of 1st term)

Michelle is seeking to be ratified and elected to her first term for the CFCU Board of Directors that will go through 2024. She resides in Kirkville, New York with her husband and two children. She holds a Bachelor of Application Software Development from SUNY Morrisville and has been employed by Dairy Farmers of America for 14 years as a Business Intelligence Data Analyst. In her current position, she works closely with end users to streamline business processes while integrating and supporting technology. In addition to her current profession, she's had the honor to serve on the Board of Directors for CORE Federal Credit Union for the past 4 years and looks forward to continuing to be a part of the team.



Lisa Whitaker (re-election 4th term)

As President and Chief Executive Officer at CFCU Community Credit Union, Lisa is responsible for executing all Board-approved policies, as well as establishing major goals and objectives for the Credit Union. She also sits on the CFCU Board of Directors. Lisa has accumulated broad experience over her financial services career, commencing in 1981. She is very active in the credit union movement and was named the Credit Union Association of New York's (CUANY) 2013 Outstanding Professional for credit unions with more than \$250 million in assets. Lisa is devoted to her community and serves multiple organizations at the local and state levels. She is a graduate of Hood College, Frederick, MD, and earned an MBA from Mount Saint Mary's University, Emmitsburg, MD.

Three Ways to Save in the New Year

With household expenses on the rise, our members are on the lookout for new ways to save.

As we ring in 2023, here are some ways CFCU can help.



Lucky Savers

Our 12-Month certificate where every \$25 deposit earns you a chance to win monthly or quarterly cash prizes!

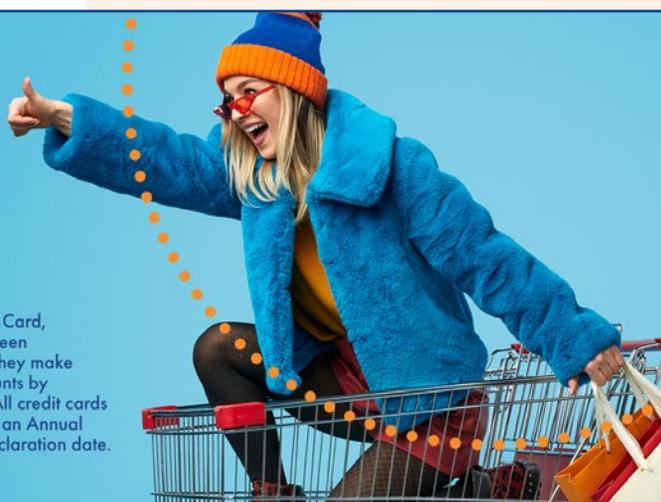
Call 800-428-8340 or visit mycfcu.com/lucky for more information and official rules and prizes. Federally insured by NCUA.

REWARDS CREDIT AND DEBIT CARDS

Rack Up CASH BACK Rewards Points and Earn Up to 6,000 Extra Points! *

Visit 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 01/01/23 – 03/31/23. An additional 1,000 bonus points will be awarded to individuals when they make their first purchase with their new account before 03/31/23. Bonus points will be credited to accounts by 05/31/23. 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.



24-Month Certificate!

3.25% APY*

\$500 minimum balance

3.30% APY*

\$25,000 minimum balance

3.40% APY*

\$100,000 minimum balance

Visit mycfcu.com/certificates for more info.

*APY=Annual Percentage Yield. APY is accurate as of 11/15/2022. Promotional Certificate term is 24 months. Promotional Certificate APY rates are: 3.30% for a \$500 minimum balance, 3.35% for a \$25,000 minimum balance, and 3.40% for a \$100,000 minimum balance. All promotional rates are available for a limited time only. Penalties may be imposed for early withdrawal. Fees may reduce earnings. APY is fixed for the initial term. Federally insured by NCUA.



Holiday Closings

- Martin Luther King Jr. Day: Monday, January 16th, 2023
- Presidents' Day: Monday, February 20th, 2023