



NEWSLETTER

Finger Lakes Health Care
Federal Credit Union

Don't 'Snap' this Holiday Season!

Give your wallet a break for the next month! Simply apply for a Loan Skip Payment and we'll "skip" over your next* payment!

Applications available in the office or give us a call and we'll send you a secure form via email. As an added bonus, we are waiving the \$30 Skip Payment Fee in October, November and December.



**Skipped pays will be either 2 biweekly or 1 monthly, depending on payment type of loan. To qualify for a Skip Payment, certain requirements must be met. Skip pays are not available on Home Equity or Visa loans.*



Now's the perfect time to apply for the Finger Lakes Health Care FCU Visa Credit Card!

All new cards opened between 10/01/2024 and 12/31/2024 will receive 1.9% on ALL purchases for 12* billing cycles! After your first purchase over \$50, new cardholders will also receive 3,000 Scorecard Reward Points!

Do you already have a FLHC FCU Visa Credit Card?

We have an offer for you, too! Use your FLHC FCU Visa to "pay off" your other credit cards and/or loans with other financial institutions. All Balance Transfers posted between 10/01/2024 and 12/31/2024, will receive a promotional rate of 1.9% for 12* billing cycles! Just bring in your most recent statement of the card/loan that you want to "transfer" to us and we'll do the rest!



**Remaining balances after the 12 billing cycles will revert back to the cardholder's applicable rate, as low as 9.9%. This rate will be disclosed at time of opening.*



Don't get **SCAMMED** !!

Scammers are working very hard to create new, elaborate scams with the intent of stealing your personal and financial information! The Credit Union takes these attacks very seriously and is always looking out for ways to protect you and your money! If you've fallen victim to a scam, YOU ARE NOT ALONE. Fraud losses due to scams continue to grow each year. In the end, the victim is usually liable for the funds.



WATCH OUT for **RED** Flags:

- Is the email, phone call, or text message **AGGRESSIVE, DEMANDING** or **THREATENING**?
- Are they asking you to pay fines or overpayments back in **GIFT CARDS** or **CASH**?
- Does it sound **TOO GOOD TO BE TRUE** or **SUSPICIOUS**?



- Scammers pretend to be from the Social Security Administration or local law enforcement indicating that your SSN has been used in association with illegal activity and that you must send funds to make the problem disappear.



- Scammers pretend to be from the IRS and tell you that you owe back taxes that must be paid in the form of iTunes gift cards to settle the debt or you will be arrested.



- You have been offered a job via Craigslist or another job-hunting website. You are provided funds and then asked to send payroll on to third parties across the US or in foreign countries via Cashier's Checks, Wire Transfers or bitcoin.



- You clicked a pop-up or email link indicating that your computer has malware or a virus and then you are contacted by a support company. After providing remote access to your computer, the scammer indicates that they accidentally credited your account, rather than charging you for their services. They request that you send the funds back in cash, a Cashier's Check, or gift cards.



- As part of a new (or even long-term) relationship, the other individual has asked you for your assistance in accepting funds as they are living or working abroad and cannot access their bank accounts. They ask you to provide your online banking/account information. For your help, they ask you to keep a portion of the funds and then send the remainder via cash, check, wire transfers or gift cards.

If you believe that you've fallen victim to a scam involving your FLHC FCU accounts, contact us immediately, so that we can begin to mitigate any potential losses.

DID YOU KNOW?

As a member of FLHC FCU, you have access to many **FREE** (or discounted) products & services provided by our many trusted partners!
Here are just a few!

WIN TAX SEASON!



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE



GreenPath™
financial wellness

Empowering people to lead financially healthy lives.

OUR PARTNERS AT GREENPATH HELP PEOPLE...

- Get Out of Debt
- Save Money
- Build Credit
- Plan for the Future



TruStage®

Credit Union Members Could Save Hundreds

Liberty Mutual Insurance Provided by TruStage® Auto & Home Insurance Program



Love My Credit Union® rewards



Call 800-789-6286 for a quote!

IT STARTS WITH A PHONE CALL

Together we can develop a custom plan to reach your financial goals.

CALL 877-337-3399

GREENPATH FINANCIAL WELLNESS



trust & will

Do you have a Will? 66% of Credit Union members do NOT have a Will. Let **Trust&Will** help you prepare in as little as 30 minutes!

New Member Benefit: 20% Off Online Estate Planning
FLHC FCU members can get exclusive savings of 20% on any estate plan with Trust & Will. Trust & Will is the leading online estate planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning – plans can be completed in 30 minutes
- Wills start at just \$159 with member discount

Scan the QR code to get started.



upcoming EVENTS

Come visit us at these upcoming Arnot Health sponsored events:

- October 8 @ SJH Benefit & Wellness Fair
- October 9 @ AOMC Benefit & Wellness Fair
- November 4-5 @ SJH Basket Bazaar
- November 6-7 @ AOMC Basket Bazaar

We also set up a table outside of new hire orientations, located outside of the Petrie Rooms in AOMC. Stop by for free gifts or refer your Arnot Health co-workers or your family members to stop by and get information about joining the Credit Union.



Earlier this year, FLHC FCU donated more than a dozen charging stations to Arnot Health. They can be used by staff and patients at several locations on and off the main campus.



A Member of Cayuga Health System

Schuyler Hospital Employees that are FLHC FCU members can sign up to "link" their checking account to their employee badge to make purchases at the cafeteria. If you'd like to take advantage of this, just give us a call! If you know a non-member co-worker, let them know they can join the credit union!

Refer & Recieve

Visit our website to learn about our new Member Referral Program! Your referral could be worth \$50!



The Credit Union will be closed in observance of the following holidays:

- Columbus Day Monday, 10/14
- Veteran's Day Monday, 11/11
- Thanksgiving & Day after Thursday, 11/28 & Friday, 11/29
- Christmas Wednesday, 12/25



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