

FINGER LAKES HEALTH CARE FCU NEWSLETTER



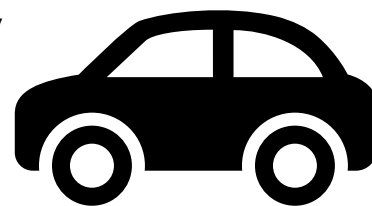
January 2025



We're excited to announce that we have decided to continue our Auto Refinance Loan Special and we want to SAVE you money!!

Simply fill out our quick loan application and provide us with the basic details about your vehicle. In addition to our already LOW interest rates, when you refinance your auto loan to FLHC FCU:

- We'll make your first payment!
- Convenient biweekly or monthly payment options
- Optional GAP insurance
- Optional Debt Protection



The 1st payment is on us!

**Certain credit requirements apply. Term of loan dependent on various factors. "First" payment dependent on payment option chosen (Monthly - one payment paid, Biweekly - two payments paid)*

Don't forget about our Healthy Auto Loan

- You OWN the vehicle - it's titled in your name.
- You can negotiate the vehicle pricing with the car dealership.
- No up-front costs or early termination fees.
- Not just NEW cars, works for up to 5 years old.
- Mileage options with ranges up to 18,000/yr
- Terms up to 72 months
- Guaranteed Future Value (GFV)
- Trade-In, Sell, Refinance or Buy Out and Walk Away

Conventional Loans VS Healthy Auto Loan

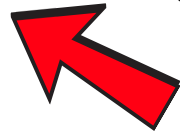
Financing Option	Conventional Loan	Healthy Auto Loan
Loan Amount	\$67,000	\$67,000
Monthly Payment	\$1,295	\$869

Example shown is for a 2024 Ram 1500 4WD Rebel

*Payments 1-59 are approx. \$869 with a 60th payment of \$31,737 (GFV)

(*Certain credit requirements apply)

LENDING OPTIONS



Everyone knows that we have AUTO Loans, but did you know we offer many other types of financing?! Visit our website to learn more.

Promissory Note



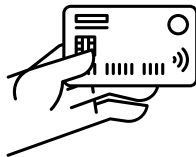
Our Promissory Notes are the perfect way to borrow against money that you'll be receiving in the future. For example, after you've filed your annual tax return, apply for this loan to receive your money NOW, and then pay it off when your tax refund is directly deposited!

Unsecured Personal Loans



Borrow up to \$8,000* for appliance purchases, vacation expenses, pay off other debt, or even Christmas expenses!

Visa Credit Cards



Use your FLHC FCU Visa credit card to make purchase and earn Scorecard Rewards points for easy redemption towards merchandise, gift cards, and even payments towards your outstanding Visa balance.

Home Equity Loans



Use the "equity" available in your home to borrow funds to pay off debt, do home repairs, college tuition, or nearly anything else that you need the money for!

Whether you're looking for a few hundred dollars to a few thousand dollars or even more, Finger Lakes Health Care FCU has the loan options to meet your needs. Our loans have a fast turn around time, no up-front fees*, flexible terms and LOW rates.

We're happy to help you with an application in person or on our website!

We offer many special loans throughout the year! Make sure to follow us on facebook, visit our website often, and read our periodic newsletters.

*Rates and terms subject to applicant's credit worthiness and credit history. Some loan options have fees involved that may be waived dependent on certain circumstances.

Take a look at these add-ons to help protect your loan!



We're pleased to announce our new relationship with Carfax. If you're in the market for a new-to-you vehicle, let the Credit Union help you to find out all the details about the vehicle. This comprehensive report will tell you all about the number of owners, history and maintenance records for the life of the vehicle.

We're offering a special price of only **\$19.99** per report. That's a savings of \$30 from Carfax's advertised price!

Plus if you end up financing the vehicle with us, the report will be **FREE!** Visit our website for more details!



Debt Protection

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Debt Protection, which may cancel your loan balance or payments up to the contract maximums in case of:

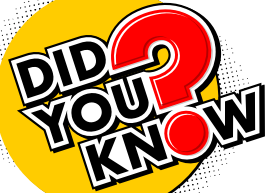
- **Involuntary unemployment** - a covered job loss occurs
- **Disability** - a covered disability occurs due to illness or injury
- **Death** - protected borrower passes away

GAP

Optional loan protection for what your auto insurance may not cover for a wrecked vehicle. That's where **GAP** comes in. If your vehicle is deemed a total loss due to an accident or theft, there can be a significant gap between what you owe on your loan and what your auto insurance will cover. **GAP** may reduce or even eliminate that shortfall in the event your vehicle is deemed a total loss. **Fair market insurance value isn't always fair. There may be a gap.**

**Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the contract for a full explanation of the terms. You will receive the contract before you are required to pay for Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days you will receive a full refund of any fee paid. TruStage™ is the marketing name for TruStage Financial Group, Inc. its subsidiaries and affiliates.*

**GAP is not insurance; it is an optional debt cancellation product. GAP will not affect your application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP Fee to the amount financed under your contract will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid.*



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.

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



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CALL 877-337-3399




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.



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!

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

- New Year's Day Wednesday, 1/1
- Martin Luther King Jr. Day Monday, 1/20
- President's Day Thursday, 11/28 & Monday, 2/17

Happy New Year



THANKS FOR ALL THE VOTES ON OUR HOMEMADE CHRISTMAS STOCKING CONTEST. OUR EMPLOYEES WORKED HARD TO CREATE THEIR STOCKING. CONGRATULATIONS TO STEPHANIE'S CANDY LAND THEMED STOCKING FOR RECEIVING THE MOST VOTES!



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