

Volume 1, Issue 1
November 2003
UHS Employees'
Federal Credit Union
607.763.6565
www.uhsefcu.org

Dollars & Dreams

*A Newsletter for UHS Employees'
Federal Credit Union*

WHO'S WHO at your C.U.

- **Jack Ewald (WMC)**
Chief Executive Officer
- **Shirley Okoniewski (WMC)**
Office Manager
- **Karen Thurber (BGH)**
Senior Loan Officer
- **Darlene Tronkowski (BGH)**
Branch Manager
- **Carolyn Kolba (WMC/BGH)**
Member Service Rep.
- **Darcy Morgan (WMH)**
Member Service Rep.

You can reach any of your Credit Union Staff by calling 763.6565.

A Reminder

We no longer close for lunch from 1-2pm.
Both branches are now open 9:30am - 4:00pm.

That's All?

NO!!! We are currently trying to learn what time you want us open. Look for a survey included with your paycheck in the next few weeks asking for your input!

Quick C.U. Quiz

Test your C.U. Knowledge.

1. Number of credit unions in the United States?
2. Number of credit union members in the United States?
3. Number of credit unions in New York?
4. Number of credit union members in New York?
5. Best credit union in NY?
6. How many volunteer directors sit on the Board of UHS Employees' Credit Union?

(answers on page 2)

Credit Union Launches "Best Newsletter Ever"

The U.H.S. Employees' Federal Credit Union has just launched its first ever newsletter to be published system-wide every month in conjunction with United Health Services' well renowned weekly publication, *Together*. "Dollars & Dreams" says it all about the Credit Union's unique passion for helping our members turn stubby green pieces of paper into cars, homes, educations, and financial freedom and security. Look for this landmark publication once a month in *Together*, and get the edge with the latest in Credit Union news, rates, tips, stories, products & services, & more!

Credit What??

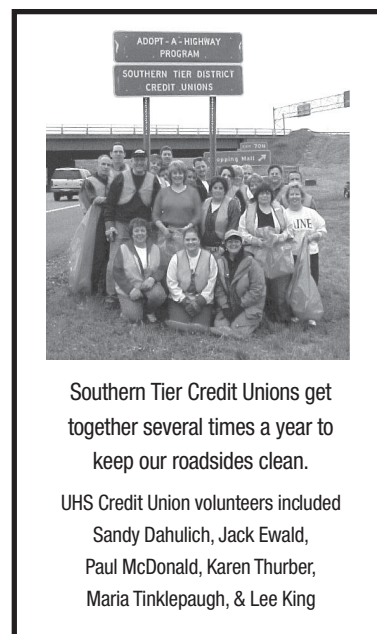
A brief history of the UHSEFCU

So, you're new here? What is this Credit Union you're hearing so much about? Well, let us tell you! In 1981, two small but strong credit unions, Binghamton General Hospital Employees' Credit Union and Wilson Memorial Hospital Credit Union, merged to form the new U.H.S. Employees' Credit Union.

This new institution was stronger and more able to serve the financial needs of its membership than ever before. Further, it remembered the simple reason why it was created: Employees were not getting the quality financial services they deserved from area banks at a reasonable cost. So, much in the same way employees today won't put up with mediocrity, those employees decided that they'd start their own financial institution, hire a few people to manage it, and that they'd govern it themselves through a volunteer Board of Directors. That way they could decide what fees are charged, how high loan rates go, and focus on what products & services Employees need most!

In this way, the history and spirit of the U.H.S. Employees' Federal Credit Union very much mirrors that of United Health Services itself. The Credit Union today is the union of the Wilson Memorial Hospital Credit Union and the Binghamton General Hospital Credit Union, and has continually expanded its membership to serve each new component of the United Health Services Family. Every time United Health Services expands to better serve our community's medical needs, the Credit Union expands to take care of the caretakers.

Also like United Health Services, the Credit Union will not simply accept what is, but will always improve itself, always challenge expectations, and never put the "Credit Union" and the "bottom line" above our Members: UHS employees and their family members.



Southern Tier Credit Unions get together several times a year to keep our roadsides clean.

UHS Credit Union volunteers included Sandy Dahulich, Jack Ewald, Paul McDonald, Karen Thurber, Maria Tinklepaugh, & Lee King

Hot Topic: IDENTITY THEFT

What To Do If You Lose Your Wallet

A lost wallet or purse can mean more than a loss of money. Potential fraudulent debit card or credit-card charges may affect your credit rating, not to mention your peace of mind.

If you're unlucky enough to find yourself in that situation, however, there are steps you can take to help minimize any potential damage:

- File a police report immediately in whatever jurisdiction your wallet was lost or stolen. Include as full a description as possible of the contents.
- Contact the three major credit reporting agencies and ask to place a "fraud alert" on your credit report (see sidebar for phone numbers).

Federal law limits the amount of fraudulent charges for which you're liable to \$50.00, but by requesting a fraud alert, you lessen the chance of future problems. Any company that checks your credit –a necessary step before a thief can apply for additional credit in your name –will know your information may be being used fraudulently. The fraud alert will stay on your report for 90 days. Once you are sure you have been victimized, you may want to ask the credit agencies to add a fraud victim statement to your credit report. This lasts for seven years and allows credit grantors to call you personally before establishing any new accounts in your name.

- Notify your credit union and credit card companies, and cancel all your cards.
- The process to obtain a duplicate driver's license varies from state to state (as the majority of our members live in NY or PA, and some of you are spread across the nation, we won't limit our info. to any one state). Generally speaking you simply need to pay a fee and show proof of identity. Some states will waive the fee if your license was stolen, but you'll also need to show a copy of the police report. Check with the DMV in your state.

Take Precautionary Steps

You can make things easier if you've employed a few precautionary tactics. Make a photocopy of every item in your wallet or purse, including the fronts and backs of every debit card, credit card, and ID card. Make sure any "fraud hotline" phone numbers are legible, and update your records at least twice a year.

Lastly, if you don't need something in your wallet, don't carry it. Social Security cards and extra books of checks should definitely remain at home. A good rule of thumb is to remove anything you haven't used in the last three months.

By Chris Osment

Used with permission from Geico Direct Magazine, Spring 2003

Credit Union Friendly Legislation in NYS

UHS Employees' Credit Union joined Credit Unions from throughout NY in Albany this past May in order to continue to advocate for Credit Union friendly legislation in New York State. Due to this year's budget crisis, UHS Credit Union also extended sincere thanks to legislators for reducing proposed budget cuts that would have directly affected United Health Services, and pressed for additional support for healthcare in the Southern Tier once the budget crisis has passed.



Meeting with Senator James L. Seward (R-Southern Tier) (2nd from left) outside the Senate Chamber in the Capitol are (l-r) Steve Gardner, GHS FCU; Amy Kramer, NYSCUL; James Stracuzzi, Leatherstocking Region FCU; Jayne Searles, Visions FCU; Michael Lanotte, NYSCUL; Christopher Alfarano, Visions FCU; and Jack Ewald, UHS FCU

Helpful Numbers

Here are phone numbers for the three major credit reporting agencies and Social Security Fraud Line to keep on hand in case of a problem:

Equifax:
1-800-525-6285

Experian:
(formerly TRW):
1-800-EXPERIAN

Trans Union:
1-800-680-7289

**Social Security Administration
Fraud Line:**
1-800-269-0271

Employee IDs

If you lose your United Health Services Employee ID, just call the employment department: **763-6186**, & give them your employee number. They'll take care of everything from there, answer any questions you may have, & issue you a new ID right away. It's that easy!

20 Years of Service

Among many dedicated United Health Services Employees, the Credit Union is proud to announce that Darlene Tronkowski, Credit Union Branch Manager at BGH, was honored for her 20 years of service at the Annual Service Awards Dinner on November 14th!

Credit Union Keeps Kids Safe

The United Health Services Credit Union handed out FREE reflective Halloween Candy Bags the week before Halloween! These highly reflective candy bags kept kids visible to traffic when trick-or-treating. They also had great safety tips on the back! Just another way that our credit union is looking out for employees and their families.

Quick C.U. Quiz Answers

1. 10,175
2. 84 Million
3. 595
4. 3.9 Million
5. UHS Employees' Federal Credit Union (of course!)
6. Nine