

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 (WMC)**
Member Service Rep.
- **Colleen Stiner-Collins (WMC)**
Member Service Rep.

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

Don't Forget to Keep Your Money. ATMs Surcharge-free

A friendly reminder that you shouldn't be paying ATM fees. All ATMs on Wilson and BGH campuses are surcharge-free to Credit Union members using their Credit Union debit cards to get cash.

For those equipped, enjoy! For those who have yet to apply for their free UHSEFCU Debit Card, call us or stop in soon!

Quick C.U. Quiz

Test your C.U. Knowledge.

1. What percentage of people responding to 0% dealer-financing end up paying a higher interest rate?
2. If you do get approved for either 0% dealer-financing or a rebate, which should you choose?
3. How much is your car loan rate reduced if you also have a Credit Union checking account, debit card, and home equity loan?
4. Which saves you more money, paying loans bi-weekly or monthly?

(answers on page 2)

Planning For Our Future

This past year has been full of exciting changes for our Credit Union family. We have spent a lot of time reviewing the surveys returned by almost 700 of our members & non-members within the system. Our staff & our Board of Directors have also spent lots of time sharing member insights with each other & brainstorming the best ways to provide the solutions that members have been asking for. We will continue this process & will report regularly in Dollars & Dreams on our progress in responding to your needs & concerns.

For the moment, we'd like to share with you a couple of ways your Credit Union is responding to your input. Members have made it crystal clear that two Credit Union strengths that they value most include our convenient locations, & the Credit Union people who really care about them. Here is what we're doing to continue to develop our strengths in these two critical areas:

1. We are currently planning to expand our ability to serve members by *adding a third location*. Of course, any new location will be conveniently on-site *within a UHS facility*, most likely very near the Wilson Campus. Once we have more information you can be the first to know by checking out upcoming issues of Dollars & Dreams. This new location will not only provide you with even more convenient access to your Credit Union. It will also house much of our administration and back-office support that is currently taking up most of the space at our current main office at Wilson, allowing us to transform our Wilson office into more of a Branch, with space focused more intensely on member-service. Additionally, we are beginning to plan to relocate our BGH Branch to a more central location *within BGH*, and with a design that is much more focused on member service. Once again, as more information & time-tables become available, we will let you know ASAP in upcoming issues of Dollars & Dreams.
2. Not only will our plans for new & improved spaces allow our current staff to serve you more effectively, it will also allow us to bring in some new faces to continue to improve & deepen our services to all of our members. One new face will be that of an Information Systems Officer, who will lead the charge to improve our internet banking and telephone banking systems, among many other member-driven improvements. We also expect that you will see another Member Service Representative join our team before year-end in order to continue to maintain the highest level of member service.

If you have any suggestions, questions, or opinions about any of our efforts to continue to improve our member service based on member input, please call Credit Union CEO, Jack Ewald at 763-5069, or e-mail him at jack_ewald@uhs.org.

A Great Loss

As reported in the April 14th issue of Together, one of the Bradford County, PA Sheriff's deputies killed in the line of duty on March 31st was Michael VanKuren, loving husband to our own Elane VanKuren, of the UMA Sleep/Neurodiagnostic Center at BGH.

The Credit Union has joined countless members of the UHS community in doing what we can to assist Elane and her two children during this difficult time. Below are some ways you can show your support:

- ☎ Donate to the Michael A. VanKuren Memorial Fund at either Credit Union office or via interoffice mail. Checks should be made out to, "UHSEFCU" and the memo should read: "Michael VanKuren Memorial Fund."
- ☎ Donate PTO to Elane by calling Dianna Craig at 763-6650
- ☎ Donate in Michael's name to the Rocky Mountain Elk Foundation, P.O. Box 8249, Missoula, Montana 59807
- ☎ Send a sympathy card to the family in care of Administration, UMA, through interoffice mail.

Board Member Spotlight...

Elyn Sulger UHSEFCU Board Member

Elyn Sulger, United Health Services Employees' Credit Union Board member and Secretary of its Board of Directors, loves to learn. A native of the Southern Tier and graduate of Vestal High School, her original career interest was in teaching, earning a degree in secondary education at SUNY Oswego. She continued to study at Syracuse University, eventually becoming interested in a nursing career. She returned home to BCC to earn her degree in nursing. Even now her education hasn't stopped, recently earning an additional degree as a Legal Nursing Consultant.



Currently manager of the Renal Care Center, Elyn has been with UHS for 18 years. Her career with UHS has included work in the Critical Care and Coronary Care units, a position as Quality Management Nurse Coordinator, as well as working for a time in the Open Heart Surgery program. She is also the proud mother of two, one of whom is also planning a career in the nursing field.

Not surprisingly, Elyn considers her work as Secretary of the UHSEFCU Board a valuable learning experience. "For me, one of the most rewarding factors to being on the board is learning what the Credit Union is all about," Elyn said recently. "I've learned what it means to be a member of the Board, overseeing and guiding strategic planning. Personally, watching the work of the Board and working together with the new CEO, Jack Ewald, has been exciting to watch. It's a growing process."

According to Elyn, it's also rewarding. "I really appreciate being part of providing a service. That's very important. Being a part of an entity like this is what I really enjoy. I get to work with a great group of people. It's such a diverse group. They all bring different strengths but share a common goal. It all just comes together."

Elyn said it's sometimes a challenge to participate in the discussion while writing down the minutes at the same time. Undaunted, Elyn has developed a streamlined method of recording the Board meeting minutes to help enable her to participate more effectively in the discussions that take place. "I'm still working on that," she laughed.

Elyn considers the Board's commitment to quality member service as the most important element in her own work on the Board. "We are here to serve the members," she said. "There have been so many improvements made since I've been a part of (the Board). We offer competitive loan rates and better branch hours, especially being available to members during lunch hour.

"Right now, we're pretty much a full-service credit union," she said. "I don't think a lot of people know that."

You can count on Elyn to continue her work to help people learn all about it.

Overdraft Notices No Longer Mailed

Effective May 1st, we will no longer mail a notice to members every time a line-of-credit is accessed, a check is returned for insufficient funds, or an overdraft is made from savings. If any member has questions, or would like continue to receive these notices, please contact **Shirley at 763-6268**. Members will still receive reminder letters if an account balance becomes negative, as well as if a loan payment is more than a week late.

Largest Surcharge-free ATM Network In The Southern Tier!

Credit Union members have global ATM access, allowing you to get cash wherever you see the VISA logo and never charging any fees to use your card. Credit Union members are also protected from ATM owners adding their own surcharge at the following locations: **any** ATMs on the Wilson or BGH campus, **any** BSB Bank and Trust, Visions Credit Union, Horizons Credit Union, GHS Credit Union, Sydney Credit Union, and Empire Credit Union ATMs. You work too hard for your money to pay just to get to it! What have you been swiping lately? Maybe we need to talk?

Annual Meeting Important Date Change!

Your Credit Union's Annual Meeting has been changed to Monday, June 7th, from 11:30am – 1:00pm, in the Picciano Conference Center, at Wilson Hospital (exact room to be announced in June's Dollars & Dreams). Refreshments will be served, Board elections will be held, our annual scholarship will be awarded to one of our college-bound members, questions will be answered, and more! If you can't make the whole meeting, please try to attend between 11:30 and 12:00 so you can cast your votes for candidates running for the four Board seats currently up for election. **This is your meeting.** We'll see you there!

Quick C.U. Quiz Answers

1. 40% of those who choose dealer-financing walk out with a higher rate than advertised.
2. Call your Senior Loan Officer, Karen Thurber, at 762-2297 and let her run the numbers for you and show you the two options side-by-side.
3. Your interest rate is reduced by an additional .75%
4. Paying loans bi-weekly rather than monthly will save you significant \$ in interest over the life of your loan.