

Volume 1, Issue 2

December 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.

In Your Words

A special thank you to all members & employees who completed & returned the **Credit Union Survey** sent to them with their paycheck in early December. All who also returned their "Response Slip" should be receiving their Credit Union pen via inter-office within the next few days.

Also, keep a Very Close Eye Out for the January edition of *Dollars & Dreams*, which will announce the Big Winners of our **Grand Prizes**, including a Pentium III computer w/flatscreen, a \$100.00 Freshotts Gift Certificate, & a Full Year of Free Checks for your account. All winners will be selected at random from returned Survey Response Slips. Good Luck!

Quick C.U. Quiz

Test your C.U. Knowledge.

1. What does "FCU" stand for?
2. UHS Employees' FCU is the product of what two credit unions that merged in the 1980's?
3. Approximately how many members own UHS Employees' FCU?
4. Who is the Current Chairman of the Board of Directors of the UHS Employees' FCU?
5. Which state chartered and regulates the UHS Employees' FCU?

(answers on page 2)

UHS Employees' Federal Credit Union Board VP Maria Tinklepaugh

One of the first things a visitor will notice about Maria Tinklepaugh's cheerful office at Professional Health Care on the Vestal Parkway is her collection of family pictures. There are lots of them. This mother of three and proud grandmother of five - the youngest just two months old - has a very strong sense of family. It is this same sensibility she brings to the UHS Employees' Federal Credit Union Board of Directors as Vice-President.



"I am so proud of the work we're doing," Maria said. "Our Board is member-driven, and that's as it should be. We want all our members to feel that they're the only member, treated like family."

A native of Bayonne, NJ, Maria got a bit of valuable professional advice early on from one of her brothers: "If you want to really grow up, get a job in New York City." She did exactly that, working for five years at McGraw-Hill Publishing, moving up the ranks to Promotional Assistant. Fortunately for us, life's road led her to the Southern Tier. Maria joined UHS 21 years ago, spending the last 16 at Professional Health Care. Currently the Assistant to the Vice-President of Operations, she enthusiastically tells how she has seen PHC grow from a small office staff of only 10 to nearly 70 today, including the per-day nursing staff. She brings the same hard work and persistence she learned in her early professional life to both PHC and the UHSEFCU Board of Directors.

"When I find out a member has concerns, I make sure I pick up the phone and tell the right people," Maria said recently. "I'm not afraid to ask questions or offer suggestions."

"I'm the only (Board) member who doesn't work at one of the hospitals," Maria said. "Every member has a voice. I bring a whole different perspective. I feel that increased member participation can only be a good thing."

One of the recent changes Maria is excited about is in the hours of operation at the Credit Union. "For years, the offices were closed at lunch time. Now, we're open. This was something the members felt strongly about. The Board listened and made the change."

In her four-and-a-half years on the UHSEFCU Board, Maria is more excited about the future than ever. "This is the best staff we've ever had," she said. "My job is made a lot easier by the people who sit on the Board, the whole Credit Union staff, and (new Credit Union CEO) Jack Ewald." Even so, she believes there are a lot of services many UHS employees still are not aware of. "People don't know, for example, that they can fax or phone to make transactions. We have CD's, home equity loans, debit cards, checking. There's so much you can do now at our Credit Union. We're proud of the services we provide. We're here to serve the members. As soon as they feel the great way they're treated, it'll spoil them to anything else."

Maria Tinklepaugh, like any good family member, speaks out on behalf of her fellow-employees at PHC & Twin Tier, and works hard to make sure that all employees of the United Health Services System have access to the very best financial care.

Effective January 1st, 2004

Over this past year, your Board of Directors has continued to cut loan rates and improve the quality of your loan services. At UHS Employees' FCU, we do not do "30-second approvals", or let a computer tell us whether to approve you or not, and at what rate. Our Senior Loan Officer, Karen Thurber, with over 18 years of lending experience, reviews every single loan and does everything possible to give you the best rate, term, and conditions possible for all of your lending needs!



YOUR CREDIT UNION'S LOAN RATES

New Auto Loans (up to 100% financing)

Term	Rate
24 Months	2.95 %
36 Months	3.95 %
48 Months	5.90 % 5.00 %
60 Months	6.50 % 6.25 %
72 Months	7.95 %

Used Auto Loans (up to 100% NADA Value)

Term	Rate
24 Months	4.95 % 4.25 %
36 Months	5.95 % 5.25 %
48 Months	6.90 % 6.25 %
60 Months	7.95 %
66 Months	8.50 %

Personal Loans

Term	Rate	
Unsecured, 12 Months	4.80 %	} Maximum: 25% of your gross annual income.
Unsecured, 24 Months	7.00 %	
Unsecured, 36 Months	9.25 %	
Unsecured, 48 Months	10.95 %	
*Partially Secured	Subtract 1% from Unsecured rate	
-Value of collateral must exceed 10% of loan amount.		
-Unsecured portion may not exceed 25% of gross annual income.		
Secured, up to 12 Months	3.75 %	} Collateral must be worth at least 115% of loan amount.
Secured, up to 24 Months	4.90 %	
Secured, up to 48 Months	6.75 %	
Secured, up to 72 Months	8.25 %	
Secured by Shares, up to 120 Months	3.50 %	
-Above share rate; Loan amount equal to share balance		
Secured by Certificate	1.80 %	
-Above the current rate of existing CD		

Home Equity (fixed rate)

Maximum Term	Rate	Maximum Loan = \$201,000
18 Months	3.00 %	} Borrow over \$50,000 & pay no closing costs!
3 Years	4.25 %	
5 Years	4.75 %	
10 Years	6.25 %	
15 Years	7.50 %	

Education Loan

(use for any accredited continuing education, medical certification, technical training, college tuition & more!)

Maximum Term	Rate
up to 72 Months, Unsecured	7.00 %
-Checks made payable to school	
up to 72 Months, Secured	4.25 % 3.75 %
-Checks made payable to school	

Share Draft (Checking) Overdraft Protection

Why ever pay for another bounced check??

Rate
11.00 % -Maximum: \$1,500.00

KEEP IT IN THE FAMILY

REMEMBER -- YOU OWN THIS CREDIT UNION!!

WHY DO ANY OF YOUR BANKING ANYWHERE ELSE?

Have a UHSEFCU Checking Account? Take 0.25% off your interest rate!*

Have a UHSEFCU Debit Card? Take another 0.25% off your interest rate!*

Have a UHSEFCU Home Equity Loan? Take 0.25% off all other new loans!*

*Excludes Overdraft Loans

Keep in Mind

Credit Union members never pay any surcharges for using their Credit Union Debit Card at any ATMs on the Wilson or BGH campus. On top of that, you can also swipe your Credit Union card surcharge-free at any BSB ATM in the Southern Tier. 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?

Fee Reduction

Effective Jan 1st, the fee for Overdraft Protection from Shares (savings) will be reduced to \$0.25 per overdraft (up to 6/month). No more than 6 per month will be allowed.

Credit Union Closed on January 19!!

Your Credit Union will be closed on **Monday, Jan. 19th**, in honor of the spirit of Dr. Martin Luther King Jr.



Quick C.U. Quiz Answers

1. Federal Credit Union
2. Binghamton General Hospital FCU & Wilson Memorial Hospital FCU
3. Approximately 3,200
4. Dennis Duggan (Day job: works for United Health Services in Financial Planning, Phelps Hall, BGH -- stop by & say hi to Dennis!)
5. TRICK QUESTION: All Federal Credit Unions are chartered & regulated directly by the United States federal government, as authorized by Congress.