

## 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.

## Intranet Accessible



If you use the United Health Services' Employee Intranet (<http://intranet.uhs.net>), check out the **"Quick Links"** in the top right corner of your screen. Click on the **\$**, and link straight to your Credit Union's website for the latest news, rates, E-Banking, and even *Dollars & Dreams* online!

## Quick C.U. Quiz

Test your C.U. Knowledge.

1. Who is our newest Credit Union employee?
2. Where is the site of America's first Credit Union?
3. How many credit union volunteers are there in the U.S.?
4. How many of your peers volunteer at your Credit Union?
5. How much do Credit Union members pay to use an ATM at Wilson or BGH?

(answers on page 2)

## Credit Union Holiday Campaign Huge Success!

Employees came together in a big way for the **Credit Union's "Give, Give, & Receive"** campaign during this past holiday season.

The first "Give" option was a donation to **Toys for Tots**, which ensures that every child in the greater Binghamton area has something under the tree, even during rough times. UHS Employees' Credit Union members donated several large bins full of toys to this wonderful effort.



The second "Give" option was a donation to **"Keeping Kids Warm in Winter,"** a joint effort between all of the Credit Unions in the Southern Tier & the Broome County United Way in response to an urgent need for hats, gloves, & especially socks for underprivileged children in the Binghamton area. Even with a shorter collection period than usual, UHSEFCU members donated 27 pairs of socks, 4 pairs of gloves, 1 winter hat, 1 set of earmuffs, & 1 winter jacket. Collectively, all of the Credit Unions in the Southern Tier delivered many van-loads to the United Way's collection center. We have seen donations being distributed & can say with certainty that all who donated made a *major impact* in the lives of many hundreds of children in our local area. Congratulations!

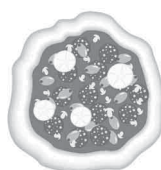
The "Receive" portion of the holiday campaign is our **annual gift of 2004 pocket planners** to every one of our loyal members who would like one. Planners are still available at both Credit Union branches, but are going fast!

## Congratulations Winners!

Congratulations to all of the 500+ employees who responded to the Credit Union survey sent to employees at Wilson Memorial, Binghamton General, Twin Tier Home Health, & Professional Home Care over a month ago! We are now carefully considering everything you had to share with us in your surveys, & will use this information in all of our planning for the coming years.

And now...a special Congratulations to the three Grand Prize Winners:

- \* **Cathy Armato:**  
Brand New Pentium III  
Computer w/flatscreen!



- \* **Lakeyja Perkins:**  
\$100 Gift Certificate for Freshott Pizza, downtown J.C.!

- \* **Krishna Maxwell:**  
Free Checks for 1 Full Year!



**Board Member Spotlight...**

## Keith Jamba, UHSEFCU Board Member

In many ways, one might say United Health Services Employees' Federal Credit Union Board Member **Keith Jamba** is dug in for the long haul.

As Purchasing Manager for United Health Services Hospitals, his office is in the vast, below-ground-level area of the Picciano Building, beneath the Baldwin St. parking garage. He's also in charge of the print shop. He has been with UHSH for the last 11 years, not including a previous 8-year, part-time stint while also working for Lourdes Hospital. He was there for 20 years. The man knows how to keep busy, and all while serving the local community.



A native of the Southern Tier, Jamba grew up in Binghamton with his sister and three brothers, all but one of whom still live in the area. He is a graduate of the former Binghamton North High School, and Union College in Schenectady. He is also the father of two daughters, ages 18 and 14.

His ties to our area run deep, and so does his commitment to his role on the Credit Union Board.

"I think it's really important for each of us, as Board members, to understand all the workings of the Credit Union – to be as educated as we can, almost as though we work there," Jamba said.

The two years Jamba has been on the Board have been exciting, he said. "I enjoy seeing all the positive changes." He particularly cites the hiring of both Senior Loan Officer **Karen Thurber** and CEO **Jack Ewald** as big improvements in member service.

"Karen really brings a high level of experience and professionalism to the Credit Union," he said. "She has a real 'lending eye'. And Jack has done a phenomenal job bringing our organization to the next level."

Jamba brings his own measure of expertise to the UHSFCU Board, having spent 5 years on the Lourdes Hospital credit union board before joining UHSH.

"When I first joined the UHS Credit Union Board, there wasn't a lot of day-to-day involvement (by Board members)," Jamba said. "Now there's a much better working relationship between staff and the board. What I appreciate is that the best interests of the members are being considered at all times. I think that's really what our role is."

A very modest man, Jamba does not take credit for the ongoing improvements in Credit Union products and services. But he is a very enthusiastic advocate for the benefits of membership.

"There are a lot of folks who don't know that the Credit Union has no fees for checking or savings accounts," Jamba said. "We now have a professional lender on staff to review all types of loans. The breadth of services might really surprise both members and non-members. The staff is growing and we're looking to expand even more. We really want to try and encourage people to bring their accounts to the Credit Union."

Jamba said he especially appreciates it when he can talk to UHSH employees one-on-one. He was able to do that at a Benefits Fair held last November, and enjoyed it. "Convincing people isn't an issue," he said. "Having the opportunity to talk about what is available to them is all we need. The rest speaks for itself."

## BEWARE OF VISA SCAMS

Recently there have been an increasing number of scam e-mails sent out nationally pretending to be sent by Visa or your Credit Union. These e-mails give various creative reasons to ask you for your personal or financial information, including your name, account numbers, social security number, phone numbers, etc.

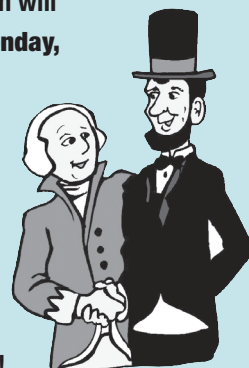
Your Credit Union will NEVER ask you for ANY information via e-mail, nor ask you to go to ANY site to enter your private information. Furthermore, for all members who have a UHSEFCU Visa Debit Card, VISA will NEVER contact you on our behalf asking for any private information to be provided via e-mail or web. Any and all e-mails asking you for such information are scams & should be either disregarded or reported to Jack Ewald at 763-5069.

## 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?

## Credit Union Closed on February 16!!

Your Credit Union will be closed on **Monday, Feb. 16th**, for **Presidents' Day**. Take advantage of convenient ATM, internet, and telephone access on this national holiday!



## Quick C.U. Quiz Answers

1. Colleen Stiner-Collins, Member Service Rep. at our Wilson Office (*Stop in and say hello!*)
2. Manchester, NH -- *Established in 1908*
3. More than 119,500 volunteers!
4. Fifteen -- *Want to know how you can volunteer? Give us a call!*
5. \$0.00 (*Fees are, like, soooo 1990s!*)