

## 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.

## Just Getting Started

We've just begun to show off, and we're not asking you to just wait and see what we come up with next. Help Be the Change by getting involved as a volunteer on our Board of Directors, Supervisory Committee, Credit Advisory Committee, Nominating Committee (help plan next year's Annual Meeting), or simply call us and tell us *what you'd like to do*, or at least what you'd like us to be doing for you. Help us to show the world what can happen when a bunch of UHS Employees get together to manage their own money.

## Quick C.U. Quiz

Test your C.U. Knowledge.

1. How many members sit on the Credit Union's Board of Directors?
2. How many votes do you get at the Annual Meeting if you have over \$1,000 in your Credit Union account?
3. How are the Board Officers (President/VP/Treasurer/Secretary) chosen?

**Quick CU Quiz Answers**  
1. Nine  
2. 1 Member = 1 Vote, regardless of your balance or the number of Credit Union products you are currently using.  
3. After the members elect the new Board, the Board elects 4 of the 9 members of the Board to positions as officers.

## 2003-2004; State of the Credit Union

The United Health Services healthcare system remains the only employer in the Southern Tier that can boast of a 100% employee-owned credit union, not to mention one that is located entirely on-site. Throughout 2003, and the first quarter of 2004, your Credit Union has taken on many challenges, and has already started to turn those challenges into reduced loan rates, additional savings products, and improved member service. Here are just a few examples of what your elected Board of Directors, and the staff they have hired to work for you, have accomplished in this short time:

### Staff Steps Up

#### Product/Service Improvements Follow

*New Member Service Representatives (MSRs):*

**Darcy Morgan**, Wilson Office, X5037 –Darcy started in August 2003, and is a natural at providing top-notch member service, particularly for our members with checking accounts and debit cards!

**Colleen Collins**, Wilson Office, X5037 –Colleen joined the Credit Union team in mid-January, 2004, and already has lots of fans as she exceeds member expectations on a daily basis!

*(First-ever) Senior Loan Officer:*

**Karen Thurber**, our first dedicated Senior Loan Officer has helped us take lending to the next level as we have expanded loan products (72-month new car loans, 66-month used car loans, 4 new terms for Home Equity Loans, maximum dollar amount for Home Equity loans raised from \$30,000 to \$300,000, reduced line of credit rate from 12.45% to 11% and raised the maximum line that you can apply for from \$300 to \$1,500.), and dramatically cut loan rates (every single one).

Behind the scenes, we have been working extremely hard to reduce our losses from delinquent loans (when members do not repay loans, or pay them back late). Within the past 12 months we bit the bullet and charged-off (took a loss on) approximately \$300,000 in unpaid or slow-paid loans. Our sensitive, but firm, focus on collections led to the recovery of nearly 100,000 of those charge-offs. We are mindful that when a member borrows money from the Credit Union, they are borrowing from all of their fellow members. Dramatic improvements in the way we evaluate and approve applications for loans now protects our membership from facing losses from delinquent loans on that scale ever again.

### All Together Now:

These new staff members are the result of a rigorous hiring process and are the best of the best. They have to be in order to join with your current Credit Union staff, some of whom have been serving United Health Services employees for decades. Here are only a few of the projects that we have all been working on, and continue to improve, for our members:

**Open for Lunch** – We no longer close between 1:00 and 2:00.

**Improved Checking and Debit Card** – Free as always, but now get your first box of checks free, and expect all new debit cards to have a “new look” for 2004.

**Save Savings** – Even though the current economy has forced us to keep interest rates low on most of our savings accounts, we have been able to keep interest rates respectable on some products, such as our Christmas Club and our mid-term and long-term certificates of deposit. This will be a continuing challenge as we move into 2004 and 2005. We are currently researching ways to improve on, and introduce new, products and services to assist our many members interested in building their own security through savings, especially those preparing for retirement. We do see you, and we're finding solutions for you.

**Third Location and Remodeling Everywhere!** – We are currently searching for a third location within a UHS facility, near Wilson Hospital. This will allow us to offer a more convenient location for members in some parts of Wilson, as well as easier access for members at nearby PHC, TTHH, and UMA. It will also allow us to redesign our Wilson Basement office to improve the quality and speed of service to members working in that neighborhood. We're also going to be moving our BGH Branch from Phelps Hall to a larger and more central location in Krembs before year-end. Expect time waiting in line to be cut in half.

**Making it Easy** – Product and location improvements will be followed by lots of red-tape cutting. Expect streamlined forms by year-end and less paperwork standing between you and your services.

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**Board Member Spotlight...**

**Annual Elections, June 7, 2004  
Wilson, Picciano 4, Rm. 5A**

Your Credit Union's 2004 Annual Meeting is to be held on Monday, June 7th, at 11:30am. A light lunch will be served. At the Annual Meeting, four seats will be up for election to our Board of Directors. Below is the slate of five Credit Union members running for these four seats.

*2004 Candidates for UHS Employees' Credit Union Board of Directors*

**Maria Tinklepaugh**

Maria has been a member of the Board of Directors for six years, serving as Vice President for the past 2 years. Maria joined UHS over 21 years ago, spending the last 16 years at Professional Home Care. She is currently Assistant to the Vice President of Operations for Professional Home Care/Twin Tier Home Health. Maria strongly believes that every Credit Union member has a voice, needs to be heard, and is entitled to have access to the very best financial care and services. Maria states that being part of a growing Credit Union has been exciting and challenging, and she would like the opportunity to continue the Board of Directors' journey to excellence.

**Paul McDonald**

Paul has been a member of the Board of Directors for two years. He has served in the past as Chair of the Nominating Committee, and currently serves on the Policy Committee and Chairs the Credit Advisory Committee. At his day job, Paul is the Coordinator of Nursing Support Services, with 31 years of service with United Health Services Hospitals. Paul feels he can add value to the Board and wishes to continue to assist the 2004-2005 Board in building a better and stronger Credit Union for all members. He states, "the Credit Union has overcome many hurdles in the past two years. This has been a testimony to the employees, management, and Board of our Credit Union. I would like to continue to assist in building our Credit Union, making it a stronger and continued vital part of United Health Services in future years." Paul is involved in many activities, both within UHS and throughout the larger community. He assisted with the 2003 United Way Employee Campaign, and will be active with the 2004 campaign. He also serves on a subcommittee for the United Way's 2004 Day of Caring event. Paul would appreciate your considering him for a continued role with the Board of Directors.

**Peggy Landers-Glezen, RN**

Peggy is a twenty-eight year employee of United Health Services. She has worked in the Dialysis Unit at Binghamton General Hospital for the past four years, after twenty-four years in the ICU at Wilson. Peggy is currently on the Ethics Committee and the Emergency Prep. Committee, and is also the UHS representative to the End Stage Renal Disease Network. Peggy has been a member of the Employees' Credit Union since its inception and has encouraged her family members to join also. Peggy's involvement with patients, families, and co-workers has taught her the value of teamwork, cooperation, and customer satisfaction. Peggy appreciates your consideration of her wish to become a more active member of the Credit Union.

**Ann Marie Vollrath**

Ann Marie is a long-term employee of United Health Services Hospitals and a member of the Credit Union since its inception. Ann Marie says she has always been interested in the Credit Union and its growth for the sake of its members. She is interested in becoming involved in the decisions and workings of the Credit Union as it advances into the future, and would like to be part of the decision-making process which will allow the Credit Union to offer expanded services at the best cost to its members. Currently Ann Marie is a member of the Credit Union Advisory Committee. This is Ann Marie's third year as a member of the Campaign for Excellence, Employer of Choice Team. She says, "I believe that making UHS a great place to work and a great place to receive care includes having a great Credit Union." Ann Marie is a Systems Analyst in Information Services at Wilson Hospital.

**Rosalie Shaver**

Rosalie has been an employee of United Health Services Hospitals, and a Credit Union member, for twenty eight years. A small sample of Rosalie's previous community involvement includes serving as Treasurer of the Apalachin Jaycees, receiving the 1976 Apalachin Jaycee of the Year award, and involvement in Toastmasters, CHOW, and serving as Organizational Assistant at the Tioga Museum. Rosalie explains, "I feel I can bring forth new ideas and my opinions will be of benefit to the growth of our Credit Union and to all UHS employees." Rosalie is a Unit Secretary on Krembs 4 at Binghamton General Hospital.

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**Dollars & Dreams** -One of the most visible changes in this past year has been the addition of Dollars & Dreams. This monthly publication is your all-access pass to the latest happenings at your Credit Union. It is published in Together on the last Wednesday of every month, and mailed home to you in every Credit Union statement, not to mention that you can read it before anyone else right on our homepage ([www.uhsefcu.org](http://www.uhsefcu.org)), where you can also browse the entire Dollars & Dreams archive!

**Community Outreach**

**Danielle House** – At the request of a Credit Union member, your Credit Union led a coalition of UHS Hospitals, Lourdes Hospital, Visions Credit Union, and Horizons Credit Union to donate \$2,600 to Danielle House, in order to complete their drive for a central air system desperately needed to keep conditions cool for the many out of town families who spend their most difficult times at the Danielle House when their loved ones are being treated at hospitals in the Greater Binghamton area.

**UHS Foundation** – In addition to providing the Foundation with one of the first donations to the BGH Pediatric Telemedicine program at last year's annual meeting, your Credit Union has continued to support the Foundation's good work, including the current campaign for Labor and Delivery at UHS Hospitals.

**Mom's House** – Mom's House continues to offer free day care services for infants, toddlers, and preschoolers, of single parents in our local communities. Mom's House is the reason that many single parents have not had to choose between daycare and pursuing education and career goals. Mom's House graduates have attended nearly every college in the Southern Tier, and are now employed in dozens of professions and in a large number of local organizations, including United Health Services. Because of this, UHS Employees' Credit Union continues to join all Southern Tier Credit Unions as a major sponsor of the annual Mom's House Rocker-thon fundraiser, and donates day planners each year to help Mom's House clients organize their busy schedules.

**Credit Unions Care for Kids** – In both 2003 and 2004 UHSEFCU members fundraised with members from all of the credit unions in the Southern Tier to raise over \$6,000 each year, which was disbursed to dozens of local organizations for programs geared specifically to youth in our immediate community.

**And more: Binghamton PBA, Endicott PBA, Johnson City PBA, Newspapers in Education program, Fairview Recovery Services, United Way of Broome County, S.P.E.A.K., American Cancer Society, America's Credit Union Museum, Corinne Lane Memorial Fund, Denise Briscoe Memorial Fund, Michael A. VanKuren Memorial Fund, National Credit Union Foundation Community Investment Fund**