

Volume 2, Issue 3

March 2004

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

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

New ATM in Wilson Cafeteria Surcharge-free for Members

By now most employees at Wilson Hospital have noticed the new ATM in the Wilson Cafeteria, giving everyone more time to eat, rather than hike to the main lobby for cash. The Hospital has asked M&T Bank to bring in this new ATM in its continuing efforts to make United Health Services a great place to work and a great place to receive care. The Employees' Credit Union has also done its part, by ensuring that this ATM, like **all ATMs on Hospital property**, is 100% surcharge-free for members who use their UHSEFCU Debit Card 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. When, and in what country, was the world's first credit union formed?
2. How many credit unions are there in the world today?
3. How many credit union members are there in the world today?
4. How much do those members hold in savings in the world's credit unions?
5. What percentage of members worldwide are U.S. credit union members?

(answers on page 2)

Credit Unions Rock for Mom's House

On Saturday, February 21, UHS Employees' FCU joined all of the credit unions in the Southern Tier as one of the major sponsors of the annual Rocker-thon fundraiser to benefit Mom's House in Endicott. The event was hugely successful as groups gathered to "rock" in rocking chairs from 11am-3pm at Mom's House at 202 Garfield Street in Endicott. More than just rocking, the day was filled with music and dancing, MC'd by Steve Willet, of 99.1FM The Whale's Steve, Kathy, and Big Wally. Food was donated by Nirchi's Restaurant and a ton of contests and prizes guaranteed everyone non-stop good times!

With volunteers from UHS Employees' Credit Union raising over \$500, the Southern Tier Credit Union District set a new record by contributing more than \$1,800 of the \$5,978 raised for Mom's House that day. This money will go to excellent use as Mom's House continues to offer 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.



Above: After coaching from the cheer-leading squad of Our Lady of Good Council Grammar School, Credit Union CEO Jack Ewald had the honor of leading the Rocker-thon Chicken Dance. **Below:** UHS Credit Union rockers, Darlene Tronkowski, Branch Manager, BGH, Carolyn Kolba, MSR, BGH, and Jack Ewald, CEO, keep the chicken dance going strong.

Credit Union Kicks-Off Credit Unions Care for Kids, 2004!

It's that time of year again, and the UHS Employees' Credit Union is once again joining with credit unions throughout the Southern Tier in order to raise money for the Credit Unions' "Care for Kids" program. The funds raised will be distributed to children's programs throughout the Southern Tier, ranging from Hospital children's programs to various local chapters of the Boys & Girls Club.

Fundraising began on March 8th and runs through April 30th. Everyone can give at either Credit Union location (BGH or Wilson). Various fundraisers include: premium candy/candy bar sales; sales of the adorable stuffed animal, "Mickey the Moose" (there are less than 50 of these collectable characters left, so don't wait!) as well as selling Donation Cards with your name on them that we will post on the doors of both branches to say thank you and encourage other members to contribute.

With Your help, our goal this year for UHS Employees' Credit Union is \$600. Together with all of the credit unions in the Southern Tier we hope to raise over \$6,000!

Board Member Spotlight...

Paul McDonald UHSEFCU Board Member

When asking United Health Services Employees' Credit Union Board Member **Paul McDonald** about the work he does on the Board, one of the first things he might tell you is how much he learns from both his work and his colleagues. And his favorite way to learn is by doing.

Paul has spent his entire life learning. His 30-year career with UHSH began as an orderly for the first 12 years, learning and working his way up to his current responsibilities as Coordinator for UHSH Nursing Support Services.

He also manages to find time to volunteer for both the UHSEFCU and the United Way of Broome County. Paul doesn't see this as a lot of work. It's his way of giving back to the community that's been his life-long home.

McDonald, a graduate of Chenango Valley High School, was raised in a household of nine children, most of whom still live in the area. Sometimes, a boy just had to get out of the house and have some fun on his own. One of his favorite places to go as a boy is an organization that still serves area youth today.

"I grew up with the Boys Club (now called the Boys and Girls Club)," McDonald remembered with a smile. "When I first considered volunteering for the United Way, I knew they still supported the Club. It was fun for me way back then. I wanted to do my part to keep it going and help other kids the way it helped me."

In fact, both McDonald and fellow Board Member Sandy Dahulich have taken part in the United Way's "Can Do" Campaign. For his part, McDonald created his own "Win Me For a Day" challenge. Inspired by the "Day of Caring", McDonald volunteers a day of service to the UHSH Patient Care Services department with the largest number of employees who give to the United Way of Broome County.

McDonald brings this same ethic to the UHSEFCU Board of Directors. "It's a learning experience," he said. "Everything I've learned has been on-the-job, and this is really no different. And I love what I do." He keeps an active "training" schedule, including work with the Nominating Committee, Policy Committee, and as the recently appointed Chair of the new Credit Advisory Committee, which is responsible for recommending changes to loan rates and handling loan appeals, among other responsibilities in lending supervision.

During his current tenure on the Board, McDonald said the Credit Union has undergone some important changes. "This past year we've lowered rates significantly," he said. "Members are beginning to see that our Credit Union is comparable (with the local market). And at our on-site branches, cash is now available. Members can cash their checks right here instead of having to go to a bank. Automatic withdrawal from paychecks is making saving and loan payments a lot easier, too." He added that the Board's work would continue to move ahead. "We have great potential for increased membership with the right products and services," McDonald said. "We are working on that."

McDonald said the Board is deeply committed to the Credit Union's members, and is especially grateful of the work done by the staff. "We're proud of each and every member of the Credit Union family," he said. "They're the ones who are out on the line with members every day and meeting their needs. They make us look good."

Paul McDonald helps us all learn about commitment to family, co-workers, Credit Union members and the community. We think he makes us look good too.



Say What?

At a recent meeting of for-profit hospitals, Congressman Bill Thomas (R-CA) cited *not-for-profit hospitals* and *credit unions* as two groups whose tax-preferred status should be examined to "determine if the 'societal good' that they provide warrants their special treatment." Congressman Thomas is the Chairman of the Ways and Means Committee of the U.S. House of Representatives, so he has a lot of power to force Congress to consider threatening the tax-preferred status of *not-for-profit hospitals* and *credit unions* across the country. Congressman Thomas also enjoys significant donations from both for-profit hospitals and the American Bankers Association.

For all of our members who may be a little confused at how taxing a not-for-profit hospital that is trying to provide medical care to its community, or a not-for-profit credit union (basically a bunch of people, with something in common—like working at United Health Services—getting together to manage their own money), you are not alone. Not only have the majority of Americans always opposed taxation of their not-for-profits, but both the Bush administration and the overwhelming majority of Democrats and Republicans in all levels of public office have supported the tax status of Credit Unions and not-for-profit hospitals. If this idea of taxing your not-for-profits bothers you, particularly considering all the recent scandals and tax avoidance schemes at for-profit companies, please feel free to contact your Congress-person (for most of you that is Maurice Hinchey, 607.773.2768) and let him or her know, or tell Chairman Thomas yourself at: <http://waysandmeans.house.gov/contact.asp>. If you have any further questions, or would just like to discuss the issue, feel free to call Credit Union CEO, Jack Ewald at 763.5069.

Surcharge-free Network Expanded!

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 & 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?

Quick C.U. Quiz Answers

1. 1852, in Germany. Often called "people's banks," these credit unions mainly helped skilled workers borrow money to start and maintain their own businesses.
2. Approximately 40,250.
3. Over 118 Million.
4. Over \$600 Billion.
5. 80% of all credit union members worldwide are in the United States.