

**Spring 2007**  
UHS Employees'  
Federal Credit Union  
**607.763.6565**  
**www.uhsefcu.org**

# Dollars & Dreams

*A Newsletter for Members of  
UHS Employees' Federal Credit Union*

## Who's Who At Your CU

### Wilson Office

**Jack Ewald**  
*Chief Executive Officer*

**Debbie Galazyn**  
*Operations Specialist*

**Linda Bartola-Hayes**  
*Senior Member Service Rep.*

**Carolyn Kolba**  
*Member Service Rep.*

### BGH Office

**Karen Thurber**  
*Assistant Manager/  
Senior Loan Officer*

**Colleen Collins**  
*Loan Officer*

**Darlene Tronkowski**  
*Senior Member Service Rep.*

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

## Credit Union Office Hours

Credit Union offices are located in the East Wing Basement at Wilson and Krembs Ground at Binghamton General. Office hours are Monday – Friday, 9:30-4:00. We do not close for lunch. There is a night deposit box at both locations for your convenience.

## We Are Always Open!

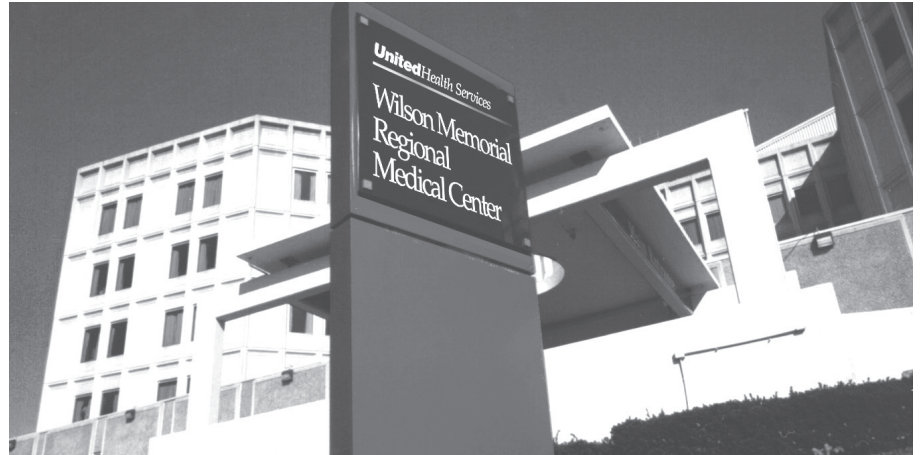
Internet Banking [www.uhsefcu.org](http://www.uhsefcu.org) and telephone banking — 763.6565. Check balances and make transfers between your accounts 24-hours-a-day.

## Protect Your Identity

- Do not give out financial information.
- Closely guard PIN numbers and ATM receipts
- Shred financial solicitations
- Report lost or stolen Credit Union Debit cards immediately by calling **1.800.543.5073**

You can get a free copy of your credit report every year at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1.877.322.8228. This is the ONLY official way to get your free annual credit report with no strings attached.

## Innovation and Renovation -- Credit Union's Wilson Branch gets more than a face lift!



Responding to Members' feedback, we are very happy to announce a major upgrade to our Wilson Branch, located in the East Wing Basement. We will be renovating our Member service area to improve confidentiality, convenience, and capacity for each and every Member.

Confidentiality will be improved with a more private Member service desk where Members can open new accounts, ask questions, close on loans, and comfortably discuss strategies for financial success.

Convenience will be improved with a separate stand-up teller station where Members can grab \$10.00 during a shift break, ask about balances, or make a quick deposit and a quick exit.

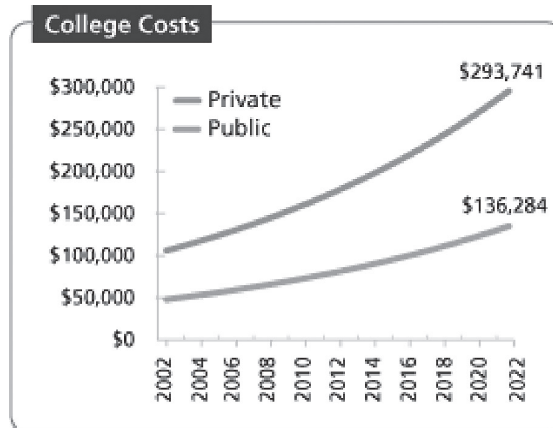
Our Capacity to serve Members will be improved immediately by replacing our current single Member service desk with several stations where Credit Union staff will be able to better serve your needs and dramatically reduce wait time. The additional stations will also allow for future growth of Credit Union staff that may be required to maintain a high level of Member service.

As with any renovation, there is a catch. We have to renovate. Our Member service area will be under construction for the week of June 25<sup>th</sup> and Monday, July 2<sup>nd</sup>, reopening on Tuesday, July 3<sup>rd</sup>. During that time our Wilson branch will remain open and operating, though wait times may increase temporarily due to construction. In order to minimize wait times for everyone we ask that Members please make as much use as possible of our debit card, ATM access, drop box, and internet and telephone access during construction. There is plenty of time to apply for any of these services if you don't yet have them, so please stop by! We promise these tools will make our renovations far more convenient for you, and for your fellow Members.

**Our Member service  
area at our Wilson  
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## Start Saving for Your Children's Education. It's Not Too Late! Direct Deposit Can Help.

Parents who have payroll deduction save an average of \$90 more per month for their child's education. While most parents know they should have started planning when their children were first born few do anything about it. Since we cannot turn back the hands of time it is important to focus on what you can do today, and going forward so that you can afford to send your children to college. It is vital for you do all you can from this point forward before you jeopardize your ability to retire.



It is no secret that the cost for attending college is rapidly increasing. At present, the average cost for attending a 4-year college is up to \$104,280 for private institutions, \$47,904 for public. The earlier parents start saving, the better their chance of meeting savings goals. Direct deposit, and dedicated savings accounts for different savings goals, make saving easier.

See a Credit Union representative today or call Linda at 763.6758 to learn how easy it is to start up a club account and payroll deduction.

## Know the Balance in Your Checking Account 24/7

- **Checking account register:** One checkbook register will be enclosed with every box of checks that you order and your credit union always has a supply available free of charge to you. It is important for you to enter all debit card transactions, deposits, and withdraws on a daily basis.
- **Monthly Statement:** Use the monthly statement that is mailed to your home address every month to balance your account. Check every item on your statement for accuracy.
- **Online Account:** In addition to using your checkbook register and balancing to your statement you can keep track of your account online. Simply log on to [www.uhsefcu.org](http://www.uhsefcu.org) and click on E-Banking. If you are not currently enrolled, click on "Sign up" and we will send you a welcome email with instructions.
- If you have any questions, or need assistance balancing your checking account, please call Linda at 763-6758.



## The Perfect Gift For Every Graduate!!

*VISA Gift Cards! The perfect gift for any occasion!*

Your Credit Union will continue to have gift cards available throughout the entire year to help you with your gift giving needs.

## Volunteering Makes a Difference

On Saturday, March 24<sup>th</sup> your Credit Union participated in the annual Mom's House Rocker-Thon. The event was a success! The benefit raised over \$6,000 to benefit the Mom's House organization, which provides safe, secure, and free childcare to low-income single parents wishing to continue their education. Thank you for your contributions and support.

## Teach Your Kids Financial Skills Early!

Children can learn about money at any age. There is no such thing as "too soon" when it comes to teaching children how to manage money. By introducing basic ideas at a young age you will help them develop financial skill that will last a lifetime. Need help or ideas on how to get started? Call Linda at 763.6758.

## Free Checking!!!

- No Monthly Fee
- No Fee Debit Card
- Overdraft Line of Credit Available

## 100's of Surcharge-Free ATM's

*All ATMs at:*

BGH & WMH

Partners Trust

Visions FCU

GHS FCU

Horizons FCU

Empire FCU

Sidney FCU

Guthrie FCU  
(Sayre & Troy, PA)

Leatherstocking  
Region FCU  
(Cooperstown)