

Announcing the 52nd Annual Meeting

Date: Sunday, February 28, 2010

Time: 1:30 PM — 4:00 PM

Place: North Greece Fireman's Field
3666 Latta Road Rochester, NY 14612

Meeting

Food and Refreshment

Door Prizes—Must be present to win

Tickets: Adults—\$10.00 and Children under 12—\$4.00

Purchase your tickets in the office.

Profile of Candidates

Bunnie Beardsley—I have been serving on the Credit Committee as a volunteer since February of 2000. I am running for my first full term on the Board of Directors. I have been with the Greece Central School District for 30 years. I started at Olympia as a Counseling Secretary. I also worked for the District Office on the census and presently am an assistant in the Supervisory Transportation System. I look forward to continuing my position on the Board.

Mike Brown—I started with the Greece Central School District as a bus driver for Transportation in March of 1979. In the mid 80's, I was transferred to Building and Grounds where I served as President of GSSEA for two 3-year terms. I have also served as a Stewart for Local 118 for 1 year. I worked on the mechanical crew and am on the structural crew. My work experience has prepared me to serve on the Board of Directors and would appreciate your support.

Scott Naramore—I have been an employee of the Greece Central School District for the last 22 years. I currently serve as a Senior Network Technician in the Office of Technology.

I have served as a member of the Credit Union's Board of Directors for the last 2 years and have found this to be a valuable and fulfilling experience. During this time, I have worked collaboratively with fellow Board members to guide the credit union through strategic planning and setting of policy. I look forward to continuing in this role.

Happy New Year!!!



Rates subject to change

January Specials

Extension of Holiday Loan
Rate as low as 3.99%

Debt Consolidation Loan
Rate as low as 10.99%

Enterprise Car Sales Loan
Rate as low as 3.99%

In These Troubling Economic Times

This year has truly been a challenge for all of us! As our country has been trying to cope with this recession, it is critical to remember that Credit Unions **did not** create the economic down turn that we have been experiencing. The culprits were the big banks and mortgage companies who provided sub-prime mortgages to individuals who in the long run were unable to meet their financial obligations.

At Greece Community FCU, growth is essential to continue our financial stability. One way to achieve this stability is when existing members like *you* utilize more of our great savings products, use the credit union for your borrowing needs, and take advantage of our many electronic services.

Another means of growing the credit union is when existing members encourage family, friends and neighbors to join and use Greece Community FCU's financial services. It is so important for our *loyal members* who save and borrow to tell others about the many benefits of membership.

We are looking forward to more prosperous times in the New Year and continuing to provide you with the level of service that you are accustomed to. We exist to **SERVE** our members, **NOT PROFIT** from them. Remember, Greece Community FCU is your *Neighborhood Credit Union where you are ALWAYS family with us!*

**Greece Community Federal Credit Union
Going Green Program
Effective January 1, 2010**

Do we have your e-mail address?

**If not, please send it to Sue Raymond
at suer@greecefcu.com**

Fee Schedule

Effective February 1, 2010

Return of Deposited Item	\$ 35.00
Statement Copies	\$ 1.00
Inactive Account Fee	\$ 20.00
Stop Payment	\$ 10.00
Official Check Fee	\$ 1.00
Overdraft Transfer	\$ 10.00
Insufficient Funds	\$ 35.00
Negative Balance	\$ 10.00
Stop Payment	\$ 10.00
Unreadable Check (MICR) Encoding	\$ 5.00
Photocopy	\$ 3.00
Wire Transfer	\$ 20.00
Debit Card Replacement	\$ 25.00
ACH Return Fee	\$ 35.00
Money Market Accounts	\$ 10.00 fee for each w/d over six (6) per month

***e-Services AVAILABLE TO
YOU FREE!!***

- ◆ Transfer money between your accounts
- ◆ Bill Payment
- ◆ E-statements



OFFICE HOURS

**Monday-Thursday: 8:30 AM - 4:00 PM
Friday: 8:30 AM to 5:00 PM
Saturday: 9:00 AM to Noon**

ATM

24/7 access at the Credit Union

Congratulations to the following members...

1st Quarter Scholastic Achievement Award Winners

**Kevin Hartman
Kyle Liddle
Anna Lorenzini
Sarah Meyris**

**2nd Quarter Scholastic Achievement Drawing--
March 2, 2010**

Need a Home Loan? Start Here

You may think of the credit union as the best place to get a car loan or to tuck away some savings. And it is. But did you know that we also offer home loans? When you finance your home through the credit union, you'll not only find great rates, but also the same commitment to service excellence you've come to expect here. So why deal with an anonymous mortgage broker when you can do business with your friends at the credit union? As a member/owner, we treat you like family, not just a number. Whether you're a first-time homebuyer excited to be in your own place or experienced homeowners looking for new space, the credit union offers a range of mortgage products and terms to meet your needs. For your loan sweet loan, contact the credit union.

Tips on Protecting Yourself Against ID Theft

We would like to help you guard against identity thieves. Here's what some experts recommend:

- If mailing personal checks, do not place them in your home mailbox. Mail them at the post office. This will prevent them from falling into the wrong hands.
- Make sure your computer is protected with anti-virus and anti-spyware. Remember to keep it updated.
- Buy a shredder. Shred any unneeded mail and documents that contain personal information. Spend a little more on your shredder purchase and buy a crosscut shredder.
- Change your passwords at least once a year, including your online banking.
- Pay attention to phishing schemes.
- Remember to check your credit report at least once a year.

IMPORTANT DATES AND CLOSINGS

**New Year —January 1-3, 2010 —Closed
Martin Luther King Jr. Day—January 18, 2010—Closed
Scholarship Applications Due—January 22, 2010
Presidents' Day—February 15, 2010—Closed**

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