



NEW WEBSITE LOOK COMING SOON

We will be launching our new look to our website by the end of January.
We are very excited by the new changes and design of our website:

genesee.coop

Some of these new changes are:

- ◆ Our Home Page has a new banner and logo with CU news and announcements
- ◆ Member Profiles who share their CU story
- ◆ A Financial Education Page with FREE resources for our members to use
- ◆ Rates for Loans, Mortgages & Savings
- ◆ Our History, Facility and Community & Photos
- ◆ Special Pages on our Services:
 - ⇒ Deposit Accounts * Loans & Mortgages * E-Services * ATM/Debit Card * Business Services

As always you can access your account thru our website!

Loan & Home Rates

Auto Loan Rates

New Autos

5.00% - 12.00%

Used Autos

2005 & Newer

5.75% -15.25% APR

Used Autos

2004 & Older

8.50% - 16.00% APR

We match rates from other lenders!

Restrictions apply so please call for details.

Contact Deniz at 585-461-2230, x16 or deniz@genesee.coop

Rates are subject to change without notice.

Personal Loan Rates

Unsecured Loans

up to 60 months

11.00% to 17.50% APR

Line-of-Credit

13.00% APR

Alternative to Payday Loan

\$500 Line-of-Credit (APLOC)

18.00% APR



Mortgage Loans

Contact David at 461-2230 x 10 or david@genesee.coop or Call 1-800-342-4998.

First Mortgages

Term	Fixed Rate	Points	APR
15 yr.	4.625%	0.00	4.63
20 yr.	5.125%	0.00	5.13
30 yr.	5.250%	0.00	5.27

Additional Fixed and Adjustable Rate, 2nd Home, FHA, VA, B, C, & D Credit & other mortgage types are offered. Rates listed as of 1/8/2010. **Rates change daily.**

Second Mortgages

As low as **7.25% APR** (60 mo) for Home Improvement Loans
Rates vary based on term (up to 120 mo) and credit score

Home Equity Line-of-Credit

Prime Rate + 0
4.00% Floor
Rate Does Not Go BELOW 4.00%
3 month adjustable

Contact David at 461-2230 x 10 or david@genesee.coop or Call **1-800-247-4231** for details

YOUR CREDIT UNION NO LONGER OFFERS STUDENT LOANS

Due to changes in the Federal Guaranteed Student Loan Program, the Board of Genesee Co-op FCU has made the decision to end the program after 18 years of offering student loans to our members.

Any approved loans will be disbursed and existing loans will continue to be serviced by Great Lakes Higher Education.

35 MPG =

Fuel

Efficiency =

0.25%

Interest Rate Discount



Purchasing a fuel efficient vehicle is kinder to the environment and you pay **LESS** for fuel & financing!

The credit union offers a **quarter point (0.25%) interest rate discount on loans for cars that get 35 miles per gallon** in either city or highway driving.

Contact our Loan Officer, Deniz Akman at 585-461-2230, x16 or deniz@genesee.coop

Don't Pay to Borrow Your Own Money

For a tax refund of \$2000, you might pay to get a
Tax Refund Anticipation Loan:

Refund Anticipation Loan Fee	\$ 75
Electronic Filing Fee	\$ 40
Tax Preparer Fee	\$100
TOTAL	\$215

This is OVER 10% of
your refund!

This RAL has an APR (Annual Percentage Rate)

*of **142%** if it beats the IRS by 10 days.*

Consumer Federation of America 2006

FREE BASIC TAX PREPARATION OFFERED AT YOUR CREDIT UNION

CALL TO MAKE AN APPOINTMENT
Call Amber at **244-2944**

**OPEN TO THE PUBLIC ON
SATURDAY, JANUARY 30th
EVERY SATURDAY THRU MARCH 13
FROM 11 AM - 4 PM**

To qualify for services:

1. Your total household income in 2009 was **less than \$50,000 for families with qualifying children and less than \$35,000 for childless workers and**
2. You worked and lived only in New York State during 2009 **and**
3. You don't have rental property income **and**
4. You did not sell stocks, bonds or other financial assets **and**
5. If you are self-employed, you did not have employees and your business expenses were less than 5,000
6. If you have military pay, please schedule an appointment so we are prepared to help you

What you need to bring:

1. Picture IDs for you and your spouse
2. A Social Security card and an accurate birth date for each family member
3. W-2 forms for all jobs worked in 2009
4. All 1099 forms that you received
5. Copy of last year's tax return, if available
6. Childcare provider's name, address and tax ID number, if applicable
7. For direct deposit, bring account and routing number information for both your checking and savings accounts

4th Quarter Dividends Declared

The Board of Directors announces a **0.25% APR dividend** (0.2501% APY) for the 4th quarter of 2009 for accounts with an average daily balance of \$25 or more. For members with E-Statements, a 3.00% APR dividend (3.034% APY) will be paid on the first \$500 in your regular share account.

STAFFING at Genesee Co-op FCU: 461-2230

Isse Abukar - Back Office Support
Robert Bright - Member Service Rep/New Accounts, x 14
Alicia DeWispelaere-Ainsworth - Collections Officer/Loan Clerk, x 12
Deniz Akman - Loan Officer, x 16
David Knoll - Loan Officer/Mortgage Officer (Th & F), x 10
Melissa Marquez - Chief Executive Officer, x 11
Amber Orlando - Member Service Rep/Bookkeeper, x 13
Jessica Rodriguez - Debit Card Program Coordinator/MSR, x 20
Kathy Stiockas - Assistant Manager, x 17

**THINK OF US WHEN
LOOKING TO BUY A HOME
OR REFINANCE**

**WE OFFER VERY COMPETITIVE
MORTGAGE RATES**

Visit **cucmortgage.com**

WHERE YOU CAN USE
FINANCIAL CALCULATORS
OR APPLY ONLINE

Just let them know you are a member of
Genesee Co-op FCU

**WE WILL ALSO TAKE A LOOK AT
YOUR CREDIT REPORT AND HELP
YOU GET MORTGAGE READY!**

Contact David Knoll at x 10 or
david@genesee.coop

**EXTENDED TO
JANUARY 29th!**

With New Work
HECHO A MANO:



**ARTISTS & ARTISANS
OF GUATEMALA**

Wood & Linocut Prints
By
Marilyn Anderson

**THIS IS OUR SECURE
ONLINE WEBSITE
ADDRESS:**

<https://secure.cuaccount-access.com/geneseecoopfcu/>

**You can get to it from
our website:**

www.genesee.coop



AMERICA'S
CREDIT UNIONS™