



# News from Genesee Co-op Federal Credit Union

WINTER  
2012

## Free Basic Tax Preparation Offered!

### CALL US TO MAKE YOUR APPOINTMENT

Our Volunteer Income Tax Assistance (VITA) program is open to the public on Saturdays from FEB. 4th thru MAR 10th. Hours for appointments are 11am-4pm. Please call **244-2944** for an appointment or email [amber@genesee.coop](mailto:amber@genesee.coop).

### To qualify for services:

1. Your total household income in 2011 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 2011 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 \$10,000
6. If you have military pay, you will need to contact the Supersites at 585-242-6485



### 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 2011
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

We are one of several CASH sites in the City. You may contact 585-242-6485 for other CASH locations.

## We Are Celebrating 30 Years in 2012!

### Join us for our kickoff event on Thursday, January 19th!

Our 30th Anniversary will be celebrated with various events throughout the year. We are kicking off with a **sampling of foods** available at the **Abundance Cooperative Market**.



Stop in to enjoy conversation along with cheese and crackers, coffee and juice, a chocolate sampling (fair trade and co-op chocolate) and more! By highlighting food and drinks from other co-ops or local products, we are recognizing the spirit of the International Year of Cooperatives. **We look forward to seeing you here between 10am-6pm!**

## Art Opening

New Paintings by Susan Link  
"Images of Tarot"

Artists' Reception  
Saturday,  
January 21st  
7-9pm

Fix your finances!



Feeling stressed by high interest rates, late payments or other debt problems? We may be able to help!

Learn more about our debt consolidation loan:

- Make one payment each month
- Lower your interest rate
- Improve your credit score

To find out more, contact us at 585-461-2230 or download an application at: [http://www.geneseecoop.com/rates\\_loans.php](http://www.geneseecoop.com/rates_loans.php)

Catch Our Great Loan Rates!

We've LOWERED our unsecured loan rate to 8%!

#### Consumer Loan Rates

(as of January 2, 2012)

\$500-\$25,000 Unsecured Loan  
12-60 Months As low as 8.00%

\$5000-\$25,000 Secured Personal Loan  
12-60 Months As low as 6.125%\*\*

\$100-\$10,000 Line-of-Credit 13%

#### New Auto Loans

2010 and 2011 As low as 3.50%

#### Used Auto Loans

2007 and Up As low as 4.00%  
2006 and Older As low as 6.75%

Check out [cucmortgage.com](http://cucmortgage.com) for our current Mortgage rates which are at historic lows.



\*\* based on 2.00% added to our 30 year, 60-day fixed mortgage rate at loan closing  
Loan Rates Subject to Change without Notice.  
APR= Annual Percentage Rate. Rates are subject to credit evaluation. Actual rates may vary.

## 4th Quarter Dividends

0.15% APR (0.150% APY) for savings accounts with an average daily balance of \$25 or more.

Members with E-Statements receive 3.00% APR (3.034% APY) on the first \$500 in regular savings account.

## Genesee Co-op FCU Staff: 461-2230

Isse Abukar, Back Office Support, x 0  
Robert Bright, MSR/Debit Card /New Accounts, x 18  
Alicia DeWispelaere, Collections Officer/Loan Clerk, x 12  
Deniz Akman, Loan Officer, x 16  
David Knoll, Mortgage Officer (Th & F), x 10  
Melissa Marquez, Chief Executive Officer, x 11  
Amber Orlando, Member Service Rep/Bookkeeper, x 13  
Lila Phimmason, Member Service Rep, x 0  
Jennylee Rivera, Member Service Rep/Records Clerk, x 14  
Jessica Rodriguez, Debit Card Program/MSR, x 20  
Kathy Stiokas, Assistant Manager, x 17



**Genesee Co-op**  
Federal Credit Union

395 Gregory St. • Rochester, NY 14620-1327  
Phone: 585-461-2230 • Fax: 585-461-3189  
[www.geneseecoop.com](http://www.geneseecoop.com)

**Hours:**  
Mon, Tues, Wed 10am-5pm  
Thurs, Fri 10am-6pm

