

New ATM/Debit Cards Being Issued

Soon, you will be receiving a new ATM/Debit Card in the mail. It will have our new name and logo. This will not effect the card you are using now. When you receive the new card just activate it and start using it. If you have any question, give us a call.

Teachers!

Skip those summer loan payments with our special loan program. You will pay a slightly higher loan payment for 10 months out of the year and skip the July and August payments.

Avoid that summer time cash crunch!

Ordering Checks from an Outside Source

If you're ordering checks from an outside source, stop in and get a free starter check with the correct information.

When ordering your checks from an outside source for example; Checks Unlimited or Current you will need to make sure you update your personal information. Make sure that G.V.T.A. Federal Credit Union is now Genesee Valley Federal Credit Union and that you have the correct account number. Your Routing and Transit number will stay the same. Contact us here at the Credit Union if you need assistance.

*Thank you....
For being a part of the
Genesee Valley
Federal Credit Union Family.*

Branch Hours & Location

Main Office:

3768 Main Street, Wadsworth, N.Y. 14533
585-243-4130

Hours: Monday - Thursday

9:00 AM-5:00 PM

Friday 9:00 AM-6:00 PM

Dansville Branch:

184 Main Street, Dansville, N.Y. 14437
585-335-3216

Hours: Monday-Friday

9:00 AM-5:00 PM

Saturday 9:00 AM-12:00 PM

Warsaw Branch:

445 N. Main Street, Warsaw, N.Y. 14569
585-786-0170

Hours: Monday-Friday

9:00 AM-5:00 PM

Saturday 9:00 AM-12:00 PM

P.A.T. (Phone Anytime Teller)
1-800-403-6637

Online Banking
www.GeneseeValleyFCU.com



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April 2008

NEWSLETTER

A better way to bank.

In this issue:
Premium Checking
Home Equity
Bill Paying

Featured Article: Open your New PREMIUM Checking Account

When you open a Genesee Valley FCU Premium Checking Account, you have not only the best checking account features; you can also earn dividends on the money you use everyday.

- Earn higher interest on your funds with Premium
- Special CD Rates
- Free Bill Pay
- Your First 150 Value Checks are Free
- Your doubling your number of Free non-GVFCU ATM transactions from 4 to 8

Go to www.GeneseeValleyFCU.com for more details under "Checking" or give us a call.

Notice of Annual Meeting

The 34th annual meeting of Genesee Valley Federal Credit Union will be held on **Thursday, April 24, 2008**, at 7:00 PM, at the Dansville Branch. Annual reports will be presented followed by the election of three members to the Board of Directors.

Hors d'oeuvres will be served throughout the meeting, giving you a chance to catch up with some old friends you have not seen in a while. Refreshments will start at 6:30 PM and the meeting will begin at 7:00 PM. Door prizes will also be awarded.

If you are interested in a position on the Board of Directors, please submit a short biography to the Nominating Committee Chairman at PO Box 150, Retsof, NY 14539.

All members are encouraged to attend!

Spring is in the Air!

Don't forget your Home Equity Loan for "big ticket" purchases for your home or personal use.

With a home equity mortgage loan you can borrow as much as 100% of the value of your home.

Home Equity Line of Credit as low as Prime Minus .50%

With a GVFCU Home Equity line of credit you'll have funds to draw upon when needed. It's great for your home improvements, college expenses, consolidating debt or for those unexpected emergencies.

- Access your line of credit online, by check, or at any of our conveniently located branches
- Transfer your funds from your line of credit to your checking account on Home Banking
- Tax advantages (consult a tax professional for details)
- No closing costs or annual maintenance fees

Home Equity Loan Fixed Rates

There are many uses for a home equity loan but by far the most popular purposes are home improvement and debt consolidation. Consolidate your debt into one easy-to-manage monthly payment, and cut up those high rate credit cards.

- Excellent Rates
- Available with terms up to 15 years
- Tax advantages (consult a tax professional for details)

To apply or get additional information, call (585) 243-5115, visit your local branch, or apply online.

Your exact loan rate and payment may vary and will be determined once your loan has been approved, based on your past credit performance.

Shopping for an auto or a better payment?

Look no further! Enjoy rates as low as 5.99% APR* for used or new auto loans. Consider refinancing your present auto loan from another financial institution with your credit union. Stop in and see us! We can help. Contact the branch nearest you.

*Your exact loan rate and payment may vary and will be determined once your loan has been approved, based on your past credit performance.

Important Notice

Please be advised as of May 1st, we will no longer be cashing \$200.00 GVFCU personal checks at The Bank of Castile

Genesee Valley FCU has opened its doors to provide more products and services for its members including CASH back. GVFCU offers more convenient ATM locations in Livingston / Wyoming Counties as well as nationwide. You will always have totally free use of our ATM machines at our branches – which are drive up and open 24/7. Visit our new surcharge free networks Allpoint and CO-OP for ATMs nearest you. Stop in to order your ATM/Debit card.



Do you need to visit a surcharge-free ATM network away from home? To give you even more access to your money, we've partnered with the Allpoint and Co-Op Networks — two of the largest surcharge-free ATM networks in the country — to give you access to over 32,000 ATMs surcharge free all across the nation.

You can access Allpoint ATMs and Co-Op ATMs and all other non-GVFCU ATMs for up to eight free transactions per month with your PREMIUM checking account. Keep in mind that GVFCU ATMs always offer unlimited free transactions.

How can I locate the ATMs nearest to me?
To find one of the 32,000 ATMs nearest you, visit www.GeneseeValleyFCU.com and locate Surcharge-Free ATM's.

Welcome! Home Banking with Bill Pay

Genesee Valley Federal Credit Union is proud to offer not just free checking, but check-free checking. That's right. With Bill Pay you can make payments to your mortgage company, utilities, credit cards and other accounts without writing a check. Just use your personal computer instead.

Bill Pay is easy to use, and it puts you in control of your monthly finances while saving you both time and money.

- No more stamps, envelopes, checks or bill paying hassles.
- You can pay all your monthly bills using your computer, not a checkbook.
- You control which bills are paid, the amounts that are paid, and when the money will be deducted from your account.
- You can send payments to any person, company, or organization within the United States.

Important note, when working with Bill Pay keep close attention to the "Send on" and "Deliver by" dates that are entered in when paying a bill. The merchant may not always credit your account until the - "Deliver by" date. Please allow time for the payment to reach the merchant.

To start using Bill Pay, simply log into Home Banking click "Pay It", and follow the set-up instructions. If you have any questions during the set-up process feel free to call us at the branch nearest you.

Are you traveling outside the United States?

Other than Canada, Mexico, Central Europe or the Caribbean. Please give us a call.

The Credit Union has card blocks on certain travel locations that are noted for having a high fraud risk. Let us know when you are leaving and when you will be coming back, this will help us in protecting your account.

Here at Genesee Valley FCU, we want to make your trip a safe and pleasant one.

If your card has been lost or stolen, please call 1-800-472-3272.

Dormancy Fee Notice

We value you as a member and would like you to keep using our products and services. Unfortunately, accounts that sit without activity cost the Credit Union money. Genesee Valley FCU submits letters to members that have not had any transactions within the last 12 months. The letter asks for the member to respond back and inform us that they would like to either keep the account active or close the account out. Failure to respond to the letter will result in a monthly dormancy fee of \$3.00.

Need help setting up your ACH?

Automated Clearing House (ACH) is the name of an electronic network for financial transactions. ACH credit transfers include direct-deposit payroll payments and social security. ACH debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills.

In order to have your ACH clear your account correctly, you will need to have the proper account number. If you are withdrawing funds from a Savings Account, use your 7 digit member number. When withdrawing funds from a Checking Account, you have two choices, your first is to use your 7 digit member number and checking account suffix. For example: xxxxxx75 (totaling 9 digits). The second option is to use the MICR line on the bottom of your checks.

Please contact us if you have questions on your ACH set up.

Tell us about your experience at your last visit.

From opening your first checking account, to the processing of your loan or just all around member service. We value your feedback, please drop us an email at: renees@GeneseeValleyFCU.com or on our website www.GeneseeValleyFCU.com under "contact us" and let us know how we are doing.

