

A better way to bank.

In this issue:
Genesee Branch Update
Safe Deposit Box Now Available

Featured Article: The Genesee Branch is Now Under Construction!

We are happy to announce that our new Genesee Branch will be located on 4621 Millennium Drive, right behind the Livingston County Chamber of Commerce. The new branch will serve a growing number of members in the Livingston County area, offering our full range of lending and savings products, along with all your banking needs. In addition, the branch will offer members 24/7 ATM access, and convenient lobby hours including Saturdays. We will keep you updated on the grand opening date and when the Retsof branch will be closing.

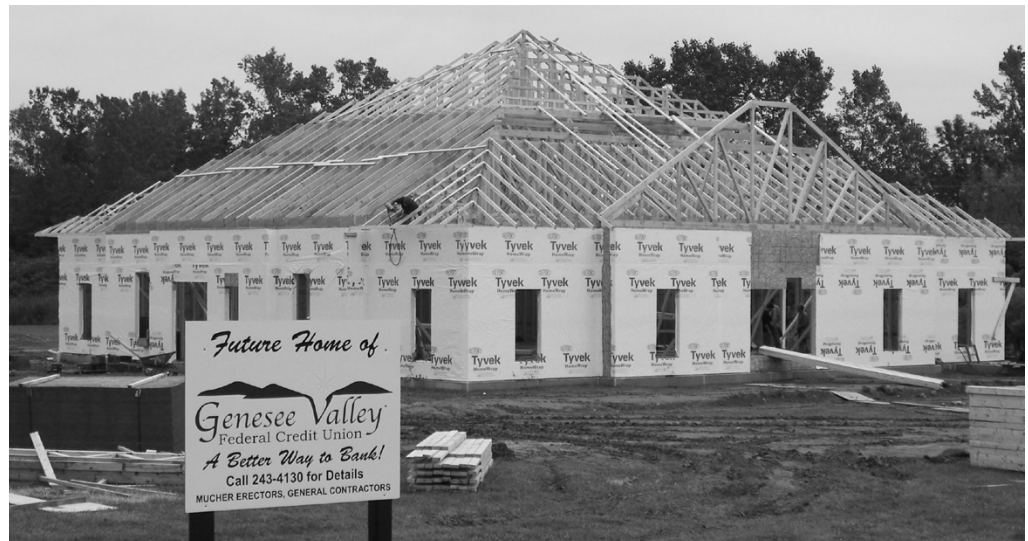
NCUA Insured

The shares in your credit union are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA. Established by Congress in 1970 to insure member share accounts at federally insured credit unions, the NCUSIF is managed by NCUA under the direction of the three-person NCUA Board. Your share insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC). If you have questions, your welcome to contact us for more information.

Holiday Club Accounts Can Tame Holiday Bills

Does the room start spinning when your first credit card bill arrives from your holiday spending spree and you realize how much you spent?

It's at moments like these that many people make an earnest resolution that next Christmas will be largely



Future sight of GVFCU Genesee branch located on 4621 Millennium Drive

credit-card free. But if you're like most people they don't save.

Well, say hello again to a solution available to all credit union members—the Christmas club account. It is simplicity itself—a sweet, innocent and charmingly old fashioned notion that really works.

A Christmas club account is easy: You put aside a little bit of money on a regular basis, it adds up during the year and you get that money in a lump sum on September 30, 2009, just in time for Christmas. Your funds are directly transferred right into your savings immediately to use. You can fund it via direct deposit with money deducted from your paycheck, and over the next few months you won't miss what you never had.

Start saving NOW for your 2009 Christmas!

Safe Deposit Boxes Now Available!

Boxes are available at the Warsaw and Dansville Branches. Rental is on an annual basis. Pro-rated amount through the end of the year. Stop by and rent one today!

Did you know that you can use your Debit/ATM Card at other Surcharge Free ATM's?

It is true! We have more convenient ATM locations in Livingston and Wyoming Counties as well as nationwide for Genesee Valley Federal Credit Union Members.

You will always have totally free use of our ATM machines that are open 24/7 and drive up at our branches in Dansville, Warsaw and soon to be Geneseo. In addition, we have added two new "No Surcharge" networks Allpoint and CO-OP

What are Allpoint and CO-OP Networks? Allpoint and CO-OP Networks are America's largest surcharge-free ATM network. With over 57,000 ATMs, Allpoint and CO-OP are your source for surcharge-free access coast to coast. These networks give us greater access and surcharge-free withdrawals.

Before you take your next road trip, be sure that you know exactly where to get your cash for free. Click on to our website www.GeneseeValleyFCU.com and see "Surcharge-free ATM's" and place in your city, state and zip code. You'll never be lost looking for a surcharge-free ATM again.

Funds Deemed Unclaimed Property

In the event there has been no activity on your account(s) and we have not been able to contact you for a period of 5 years as specified and required by the New York State unclaimed property law, your account(s) will be presumed abandoned and the funds in the account(s) will be remitted to the state as unclaimed property. Upon remittance of the funds in your account(s) to the state, your accounts will be closed and you will need to reclaim the funds by contacting the appropriate state agency.

Account Verification

The supervisory committee is verifying member records. Please compare the balances on your Quarter End Statement of 09/30/08 with your records. If they do not agree, please report any differences immediately (within the next 10 days) to: Supervisory Committee, Chairman, Genesee Valley FCU, PO Box 561, Geneseo, NY 14454. Thank you for your assistance.

Upcoming Holidays

October 13, 2008..... Columbus Day
 November 11, 2008..... Veterans Day
 November 27, 2008..... Thanksgiving Day
 December 24, 2008 Christmas Eve Closing at 3:00
 December 25, 2008 Christmas Day
 January 1, 2009..... New Year's Day

Credit Union Service Charge:

Effective November 1, 2008

Money Market (under minimum balance)	\$6.00
Money Market (more than 3 checks/mo.)	\$10.00
Premium Checking (under minimum balance).....	\$6.00
Insufficient Funds (Checks, ACH, Debit).....	\$25.00
Stop Payment Member Drafts/ "Official Checks"	\$25.00
Return Deposited Item	\$15.00
Check Protest.....	\$25.00
Automatic Transfer from Over Draft Line of Credit	Free
Automatic Transfer from Savings/MM Account	\$5.00
Check - Official Copy (less than 90 Days)	\$3.00
Account Closure for Negative Balance.....	\$25.00
<i>(Plus Collection Costs)</i>	
Inactive Savings Account Fee (after 6 months).....	\$3.00
Inactive Checking Account Fee (after 3 months)	\$3.00
Account Research (per hour).....	\$28.00
Return Mail Fee.....	\$5.00
Money Order	\$2.00
Cashier's Check.....	N/C
Cashier's Check (for third party payee).....	\$5.00
Legal Order Processing Fee.....	\$75.00

Debit/ATM Card

GVFCU Unlimited Withdrawals.....	Free
First 4 non-GVFCU Withdrawals	Free
(8 with Premium Checking Accounts)	Free
Each withdrawal After Free Allowance Limits	\$1.00
Balance Inquiries & Transfers.....	\$0.50

Other

Debit/ATM Card Re-Issue Fee	\$7.00
Overnight Card or PIN	\$25.00
Foreign Draft Collection Item	\$15.00
Incoming Wire.....	N/C
Domestic Wire.....	\$22.00
International Wire	\$48.00
Wire Trace or Return	\$40.00
On Line Bill Payment (free with Premium Checking) ...	\$4.75
Bill Payment Investigation	\$40.00

Branch Hours & Location

Retsof Branch:	Dansville Branch:	Warsaw Branch:
3768 Main St.	184 Main St.	445 N. Main St.
Wadsworth	Dansville	Warsaw
585-243-4130	585-335-3216	585-786-0170
Hours:	Hours:	Hours:
Mon. - Thurs. 9-5	Mon. - Fri. 9-5	Mon. - Fri. 9-5
Friday 9-6	Saturday 9-Noon	Saturday 9-Noon

P.A.T. (Phone Anytime Teller) 1-800-403-6637
Online Banking www.GeneseeValleyFCU.com

