

A better way to bank.

In this issue:
Small Changes, Make a Big Difference
Bruce Johnson Scholarship

Just Around the Corner in Your Neighborhood

ARC of Livingston-Wyoming KidStart Program
“Who is this child & what are his or her needs?”

In the 4th Quarter of 2011, Genesee Valley FCU supported the KidStart Program by raising funds from staff and encouraging members to consider donating to this great cause. Each branch had a video running in their lobby explaining all the services this community non-profit organization provides along with brochures. These programs are critical to the success and happiness of our community's most important asset – our children. Many services for the KidStart Program were formerly offered at the SUNY Geneseo Campus, unfortunately the program had to leave the campus. The KidStart Program has now a dedicated building located in Mt Morris for all services.

ARC of Livingston-Wyoming is focused on meeting their goals for the first Opening Doors Capital Campaign, to raise funds for their new building.

The services listed below may benefit your family or others that you might know.

- Day Care
- Early Intervention
- Evaluation Services
- Head Start Program
- School Age Program
- Special Services Preschool Program

Let's make this journey together and please consider a donation in 2012 to the Opening Doors KidStart Building Campaign for ARC of Livingston-Wyoming.

For more information on the KidStart Program and helping, please contact:

5871 Groveland Station Road, Mt. Morris, NY
Main Number (585) 658-4023
Day Care (585) 658-4024
Director's Office (585) 658-3313

Start your year right!
Refinance your existing
loan from another
financial institution with us.

- Lower Rates
- Shorter Term
- Smaller Monthly Payment

New Vehicle Loans
(2012/2011 Models)
As Low As

2.99%*

For information on purchasing or refinancing a mortgage, please give us a call.

*All rates are APR = Annual Percentage Rate, and can be as low as, but not guaranteed at, the above rates.

*These rates are associated with Preferred Tiered credit scoring. The credit scores need to be in the range between 730 and higher. Your exact loan rate and payment may vary based on your past credit history performance and terms of your loan approval. VSI insurance is required on vehicle loans.

Branch Hours & Location

Geneseo Branch:

4621 Millennium Dr. | Geneseo
585-243-1500
Hours: Monday - Thursday 9 to 5
Friday 9 to 6
Saturday 9 to 12

Dansville Branch:

184 Main St. | Dansville
585-335-3216
Hours: Monday - Thursday 9 to 5
Friday 9 to 6
Saturday 9 to 12

Warsaw Branch:

445 N. Main St. | Warsaw
585-786-0170
Hours: Monday - Thursday 9 to 5
Friday 9 to 6
Saturday 9 to 12

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



The Genesee Valley Federal Credit Union
Board of Directors
and
Supervisory Committee
would like to wish
everyone a warm, happy and safe 2012



The Bruce Johnson Scholarship

Applications due April 30, 2012

We are now accepting applications for the Genesee Valley Federal Credit Union Bruce Johnson Scholarship. A \$1,000 scholarship is awarded annually to one graduating high school senior from Livingston or Wyoming Counties. The Bruce Johnson Scholarship is named in memory of the late Bruce Johnson who started the Genesee Valley Federal Credit Union (GVTA) in 1974 in the basement of his home.

To be considered for the scholarship, a graduating senior must:

- Have their own GVFCU account in good standing.
- Personally complete the application.
- Plan to attend an accredited college, university or community college as a full-time student 2011/2012.
- Submit a completed application and two letters of recommendation from instructors or employers, postmarked by April 30, 2012. No late entries.

Applications will be reviewed by a committee of Genesee Valley FCU volunteers based on the understanding of credit union philosophy, community service and letters of recommendation. To receive a scholarship application, visit any Genesee Valley Federal Credit Union branch in Genesee, Dansville or Warsaw or visit GeneseeValleyFCU.com under the "Bruce Johnson Scholarship" link. Please contact Lori Standish at 585-243-1500 if you have any questions.

Keep Your Year-end Statement for Tax Time

Would you like to get a jump start on filing your 2011 taxes? Your year-end statement contains important dividend information that you may need for tax purposes. Make sure you keep your year-end statement and any other records in a safe place, or sign up for your eStatement online to retrieve them. It is fast and easy. • 1099 forms are only sent out if your savings (Share) interest income is \$10.00 or over. • 1098 forms are only sent out for real estate loans with interest of \$600.00 or over. You will find your interest paid for 2011 on December's 2011 statement for tax reporting if you do not receive a 1098.

Small changes can make big differences GO Green in January 2012 with eStatements!

GVFCU eStatements are easy, convenient, and more secure than paper statements. Look to see what benefits eStatements have for you.

- You'll receive your eStatement faster than receiving it in the mail.
- It's more secure! Don't let your statement with all your personal information sit in your mailbox; eStatements help protect your privacy.
- It's convenient! Access your eStatement online anytime you want and file them on your computer.
- It's green! It reduces our paper consumption and saves the credit union in postage, paper and envelopes.

If you would like to enroll in eStatements go to www.GeneseeValleyFCU.com and click on the Home Banking Access or the "Sign up for eStatement" link. We are happy to get you started!



Dansville "Winter in The Village"

On Saturday, December 3rd the Dansville Branch hosted Dansville's Winter in the Village. It was a wonderful event where Christmas music was sung throughout the lobby and where everyone in the community enjoyed hot chocolate and Christmas cookies. Mark your calendars for Saturday, December 1, 2012 and come down to enjoy some holiday spirit with Genesee Valley FCU and Main Street Dansville!



Gary Van Name and Warsaw Branch Manager Ron Gauthier

Serving Our Members

Service has always been the true differentiator between credit unions and other financial institutions. At Genesee Valley F.C.U. building those special relationships with our members is what we want to do. In 2012, you will be seeing a personalized member questionnaire at the branches and in the mail. We want to hear from you, help us improve building our relationships to make G.V.F.C.U. your Primary Financial Institution.

Inactive Accounts

Please be sure to keep your accounts active by making a deposit or withdrawal at least every three to six months. This will avoid any fees and/or having your account turned over to New York State as abandoned property. Also, please contact us in writing of any address or telephone changes. Also, please contact us in writing or by giving us a phone to update our records.

Holiday Club Accounts

Are you feeling a little drained after the holidays? Dedicate a small portion of your paycheck to a Christmas Club Account and relax when shopping time comes later this year. Your savings will earn interest and be available October 1, 2012, just in time for the holidays.

What's going on at your Credit Union?

GVFCU Local Photo Contest!

We would like to share your favorite photos! The Dansville office of GVFCU is running a local photo contest. We are asking you, our valued members, to bring us in a copy of your favorite 8x10 *photo of Wyoming or Livingston County for everyone to see and enjoy! All photos will be displayed in our Dansville office and be open to our membership for voting! Once the voting ends, there will be three prizes awarded: \$50.00 for first place, \$30.00 for second place, and \$20.00 for third place. Entries will be received through February 28th and winners will be notified by March 15th. We look forward to sharing your memories!!!

**All photos entered will be the property of GVFCU and will not be returned. No copyrighted material will be accepted. Entrant must be legal owner of photo.

Don't let bad weather stop you from doing your banking!

Even if there's a foot of snow outside and you can't get out, you can still manage your money from the warmth of your own home.

Just use Genesee Valley FCU electronic banking services, www.GeneseeValleyFCU.com

- You don't need to leave the house to deposit your check with Direct Deposit!
- GVFCU Home Banking gives you free online account access.

With the click of a mouse you can get account balances, view cleared checks, review account histories, transfer funds, make loan payments, and more!

With GVFCU Bill Pay, you can pay all your bills online. You specify when and how much you want to pay, so you're always in control. It's quick, convenient, and cost effective! If you need help getting started stop by any branch or call. We would be happy to help you!