

# NewsNotes

## New Year. New Beginnings.

2025 was a year of transformation, and it's all thanks to you! Together, we embraced a new name, a fresh look, and an even stronger sense of purpose, connecting people with better financial opportunities that unlock possibilities and move our communities forward. At Beginnings, we believe everyone is a beginner at something, whether it's starting a business, planning for retirement, or learning new digital tools. So why not start today? Be a "Beginner" with us and discover all that's possible.

We're proud of everything we've achieved, but it wouldn't be possible without our members. To show our appreciation, we launched our Relationships Rewards program, giving you even more ways to earn rewards when you bank with us. It was a great year, but we're just getting started. We're excited to share even more beginnings with you in 2026 and beyond!

### More Possibilities Online

Start the year off right and sign up for eStatements to receive statements and other electronic documents online. And don't forget to enroll in Beginnings Digital Banking to make deposits, pay bills, transfer funds, and manage your finances anytime, anywhere.

## Smooth transfers begin here.

A limited-time offer to help members save on interest and consolidate debt, especially after the holidays. **3.90% APR** for 12 months on balance transfers of **\$500** or more.



Ask a team member for details, scan the QR code or visit **[Beginnings.com/balancetransfer](https://beginnings.com/balancetransfer)** to get started!

\*APY=Annual Percentage Rate. Membership and eligibility requirements apply. For information on applicable fees and terms visit any branch or call 800-428-8340. Promotional APR available for a limited time. Federally Insured.



## More rewards begin here.

The more you bank, the more you earn. Open a rewards checking account to get started. Learn more on eligibility and membership requirements, and terms at [beginnings.com/relationship](https://beginnings.com/relationship). Federally Insured.

# Annual Meeting

## Save the Date

Monday, April 27th, 2026  
The Lookout at Hope Lake  
2245 Clute Road, Cortland, NY

## Board Candidate Updates



### Greg Mezey

Greg is seeking his 1st term on the Beginnings Board of Directors.

Greg Mezey, originally from Cleveland, OH, has called Tompkins County home since 2011 and is deeply rooted in the local community. Greg serves on several regional boards and committees dedicated to economic development, tourism, and public service. He has represented the western portion of the Town of Dryden on the Tompkins County Legislature since 2022. He currently serves on Beginnings

Credit Union's Supervisory Committee and is excited to transition to the Board of Directors.

Greg holds a Bachelor of Science from the Cornell University School of Hotel Administration and an Associate Degree with Honors from the Culinary Institute of America. His professional background spans hospitality leadership, real estate investment and development, financial management, and entrepreneurship—including owning and operating Lansing Harbor on Cayuga Lake. Across these roles, he has developed expertise in financial analysis, operational improvement, and strategic planning.

Greg and his husband, Ryan, live in Dryden with their two Cavalier King Charles Spaniels, who are a constant source of joy and adventure. As a real estate investor, small-business owner, and public servant, Greg brings a balanced and grounded perspective to his role—focused on integrity, financial responsibility, and the well-being of all credit union members.



### Lisa Whitaker

Lisa is seeking her 5th term on the Beginnings Board of Directors.

As President and Chief Executive Officer at Beginnings Credit Union, Lisa is responsible for executing all Board-approved policies, as well as establishing major goals and objectives for the Credit Union. This includes directing strategic planning, maintaining the organizational structure, and effective personnel. Lisa looks forward to continuing to serve on the Beginnings Board of Directors.

Before joining Beginnings in February of 2011, she was President and Chief Executive Officer of Nymeo FCU in Frederick, MD. Lisa has accumulated broad financial experience over her financial services career, commencing in 1981. She is very active in the credit union movement and was named the Credit Union Association of New York's (CUANY) 2013 Outstanding Professional for credit unions with more than \$250 million in assets.

Lisa is devoted to her community. She served on The State Theatre Advisory Council, and in supporting a multi-county demographic reach, also served on the Tompkins Cortland Foundation Board of Directors, appointed as Chair of the Investment Committee and as a member of the Executive Committee. To expand her efforts, Lisa joined the Sciencenter Board for a term of one year and now serves on the Investment Committee. Beginning in August 2023, Lisa joined the Ithaca Area Economic Development (IAED) Board of Directors. Lisa was named the IAED Board Secretary in September 2024. In addition, Lisa is a member of the IAED's Executive, Audit and Investment Committees.

Lisa is a graduate of Hood College, Frederick, MD, and earned an MBA from Mount Saint Mary's University, Emmitsburg, MD. In addition, she has earned several advanced continuing education certificates in various financial programs.

Beginnings Credit Union Quarterly Newsletter

## Upcoming Events



Visit us online to view all our upcoming events.

## Holiday Closings

### New Year's Day

Thursday, January 1st

### Dr. Martin Luther King Jr. Day

Monday, January 19th

### Presidents' Day

Monday, February 16th