

NewsNotes

It pays to be a Beginner.

Friends help friends become members.

Tell your friends and family to open a new checking account with us and everyone will receive a certificate redeemable for a **\$25** gift card to spend how you like.

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



Annual Meeting Save the Date

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

Each year we invite our members and staff to gather and reflect on the previous year's successes and events. We also review the financial state of the Credit Union and hear from our CEO, and Board Members. It gives you the chance to exercise your rights as a member-owner of the Credit Union by asking questions, voting, and getting to know the staff, Executive Leadership Team, and Board. We'd love to see you there!



Blix Taetzsch, Chair, and Lisa Whitaker, President and CEO



Michelle Miner, Vice Chair; Eliza Mulhern, Chief Risk Officer and General Counsel; and Mallorie David, Chief People Officer



Paul Kirk, Chief Operations Officer and Chief Financial Officer, and Bill Crane, Chief Production Officer

More Possibilities Online

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.



Beginner's luck begins here.



Open a 12-month Lucky Savers and **receive a \$25 bonus and be entered to win cash prizes.** Every \$25 you deposit earns a chance to win up to \$500/month or up to \$5,000/quarter.*

[Beginnings.com/luckysavers](https://beginnings.com/luckysavers)

*Lucky Savers account must be opened by 6/30/26 to be eligible to receive the bonus. Additional eligibility requirements and restrictions apply. Speak to a representative for additional details. Official rules and complete list of prizes available are available at beginnings.com/lucky. Federally Insured.



Fraud Reminders

To help you determine whether a fraud notification is from us or is a scam, we are sharing more information on how our process works. Unfortunately, impersonation scams do happen, so it is important to review notifications before responding - and if you are not sure, don't respond or hang up and contact us directly.

For debit and credit cards, notifications are sent via text or phone call. The notification will ask you to confirm whether you made a transaction or not. If you reply that you did not make the transaction, it will block your card to prevent additional transactions.

Please note that our fraud notifications will never ask for the following:

- **Your PIN or 3-digit (CVV) on the back of your card.**
- **To click a link.**
- **To falsely confirm that transactions are not fraudulent.**

Please remember our fraud notifications only request a Yes or No response. If you have any concerns with a notification or call purporting to be from us, please contact us directly.

Upcoming Events



Visit us online to view all our upcoming events.

Holiday Closings

Memorial Day
Saturday, May 23rd
Monday, May 25th

Juneteenth
Friday, June 19th
Saturday, June 20th