

MEMBER MATTERS MONTHLY

For the valued members of our credit union.



BRINGING BETTER CARE TO OUR COMMUNITY



We were proud to support an important healthcare project in our community with a \$5,000 donation to the Finger Lakes Health Foundation to help fund a new X-ray machine at Geneva General Hospital. Access to quality healthcare close to home is something that matters to all of us, and we were excited to play a small role in helping make this new equipment possible. The updated X-ray machine will help improve diagnostic capabilities and support the hospital’s ability to provide the best possible care to patients across the region.

“Finger Lakes Health needs to regularly update and upgrade medical equipment in order to provide the best possible care to our patients,” said Dr. Jose Acevedo, President/CEO of UR Medicine Finger Lakes Health. “That is only possible because of the help we get from our community partners like Finger Lakes Federal Credit Union. Bob and his team understand how vital it is to have access to quality healthcare locally and we are profoundly grateful for this donation.”

Our team was honored to attend the ribbon-cutting celebration for the new machine earlier this year. Michael Scaglione, SVP of Lending, represented the credit union at the event, helping celebrate the installation of equipment that will benefit patients throughout the community.

Supporting projects like this is part of our ongoing commitment to the communities we serve. We’re grateful for the opportunity to partner with organizations like the Finger Lakes Health Foundation and Geneva General Hospital to help strengthen local healthcare for our neighbors, friends, and families.

We’re Social! Are you?     *Follow us!*



WHERE SMART BUSINESSES START: SEPARATE FINANCES

Why Separating Business and Personal Finances Matters

If you're a business owner, one of the most important financial decisions you can make is keeping your business and personal finances separate. While it may seem simple, this step plays a critical role in protecting your business, simplifying your finances, and setting you up for long-term success.

When personal and business funds are combined, it can quickly lead to confusion. Tracking expenses becomes more difficult, tax preparation is more time-consuming, and it can be harder to understand how your business is truly performing. Keeping accounts separate creates clarity and helps you stay organized year-round. For those operating as an LLC or corporation, separation is even more important. Maintaining distinct accounts helps protect your personal assets by reinforcing the legal boundary between you and your business. Without that separation, you could risk losing important liability protections.

There are also major advantages when it comes to taxes. A dedicated business account allows you to clearly track expenses like supplies, travel, and equipment, making it easier to maximize deductions and reduce the risk of errors. Clean records can also save time and money when working with an accountant.

Separating finances also gives you a clearer picture of your cash flow. You can better monitor income and expenses, spot trends, and plan ahead for future growth or seasonal changes. In addition, using business banking tools helps establish and strengthen your business credit—an important factor when applying for loans or expanding your operations.

Getting started is simple. Opening a business checking account, using a dedicated credit card for expenses, and consistently keeping transactions separate can make a significant difference.

At Finger Lakes Federal Credit Union, we're proud to support local businesses with tools and resources designed to help you succeed. From business checking and savings accounts to cash management services, we're here to help you build a strong financial foundation.

To learn more about why separating your finances matters—and how to get started—visit our blog for the full article.

FREE COMMUNITY SHRED DAY

Safeguard the environment and your personal identity



SHRED THE RISK, PROTECT YOUR IDENTITY!

JOIN US AT
FINGER LAKES FEDERAL CREDIT UNION
FOR OUR ANNUAL FREE
COMMUNITY SHRED DAY!

***Open to the individuals and small
businesses in the surrounding area!***



CHOOSE WHICH DAY & LOCATION WORKS FOR YOU!

GENEVA BRANCH

27 Seneca St.

SATURDAY, APRIL 25TH

9:00 AM - 12:00 PM

PHELPS BRANCH

1934 State Rte. 96

SATURDAY, May 2ND

9:00 AM - 12:00 PM

FAIRPORT BRANCH

70 S. Main St.

SATURDAY, APRIL 25TH

9:00 AM - 12:00 PM

WEBSTER BRANCH

815 Ridge Rd.

SATURDAY, May 2ND

9:00 AM - 12:00 PM

Finger Lakes Federal Credit Union

CELEBRATING 5 YEARS

Trisha Tyson, Senior MSR, Webster



Over the years, Trisha has built strong relationships with members through her helpful attitude and commitment to great service. She brings a positive energy to the branch each day and plays an important role in supporting both our members and her team. We appreciate all that Trisha has contributed over the past five years and look forward to what's ahead.

Congratulations, Trisha!

LOCATIONS

Main Office

27 Seneca St. - PO Box 433
Geneva, NY 14456
(315) 781-1334
www.flfcu.org

Loan Line: (315) 781-2945

Phelps Office

1934 State Route 96 - PO Box 96
Phelps, NY 14532
(315) 548-2100
Drive-Thru Available

Fairport Office

70 S Main St.
Fairport, NY 14450
(585) 223-9151

Webster Office

815 Ridge Rd.
Webster, NY 14580
(585) 671-8900
Drive-Thru Available

HOURS

Monday - Wednesday: 9:00 AM - 4:30 PM

Thursday: 9:00 AM - 6:00 PM

Friday: 9:00 AM - 5:00 PM

Saturday: 9:00 AM - Noon - *Geneva & Fairport Offices only*

24-Hour Walk Up ATM on premises

BOARD OF DIRECTORS

Bob Stivers, Chair
Jamie McDowell, Vice Chair
Patrick McGuire, Treasurer
Doreen Hovey, Secretary
Reed Balewski
Erin Hughes
Brian Natale
R.J. Passalacqua, Jr.
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Christine Burke, Chair
Scott Avedisian
Doreen Hovey
Donald Friday
Rev. Lynn Spence

Finger Lakes
Federal Credit Union