

## \$65,076.16 = CASH BACK TO YOU

TVFCU members shared this amount for simply using their TVFCU Gold and Standard MasterCard. In February, amounts totaling \$65,076.16 were applied as credits to members' MasterCard accounts. What was even better is that Cash-Back is automatic – members didn't have to remember to do anything, but use their TVFCU MasterCard!

If you are not familiar with the term CashBack, it is the dollar amount of rebates that are applied to your MasterCard each February. The bonuses are based on the total amount of your qualifying purchases. Simply, TVFCU members are paid when they use their credit union MasterCard.

You can use it to buy gas, groceries, dinner or even more significant, large ticket items like vacations or home improvements - the more you use your card, the more you earn.

And, what's best is that TVFCU's MasterCard has no annual fees and payments can be made locally, right in our office, night drop or online. We have staff, on hand, to assist with individual questions or alert you if problems arise.

Start using your card today, so you can earn CashBack \$\$\$ for 2009. Applications can be found easily by visiting our office or our website, [www.tvfcubatavia.com](http://www.tvfcubatavia.com).

### **Reminder...**

## **TVFCU Annual Meeting**

**Thursday, May 14<sup>th</sup>, 2009**

**at 4:30 PM**

**TVFCU Board Room  
10 Jefferson Square  
Batavia, NY 14020**

Election for the Board of Directors will take place at this meeting. You must be present to cast a vote. No nominations taken from the floor. We look forward to seeing you there!

## **Summer Hours**

Summer may officially begin everywhere else on June 21<sup>st</sup> but at TVFCU, summer starts on May 26<sup>th</sup>!

Once again, TVFCU will open early to accommodate our members who want to take advantage of getting a head start on their "fun in the sun" with a visit to the credit union. TVFCU's drive thru will open daily at 8:30 am from 05/26 thru 09/04.

Just a reminder that TVFCU will be closed May 23-25<sup>th</sup>, July 4<sup>th</sup>, and September 5-7<sup>th</sup>, for the Memorial Day, Independence Day and Labor Day holidays, respectively. Don't forget you can always access your account on WANDA, our 24/7 phone teller or online at [www.tvfcubatavia.com](http://www.tvfcubatavia.com).

# Interview with Pat Elmore

Upon hearing the words “Board of Director”, one might conjure up the image of a stuffy, unapproachable, perhaps even, stoic individual. Mention TVFCU Board of Director, Pat Elmore, and this impression is soon myth. Patrick Elmore, a former professor at GCC, recently retired from TVFCU’s Board of Directors after serving for more than 25 years. Anyone acquainted with Pat is familiar that his wit and economic aptitude are only surpassed by his integrity and candor. Thus, it is our honor to share with you, our members, an interview recently conducted with a respected and soon to be missed, member of TVFCU. Our only regret is that you weren’t all there to hear his comments, firsthand and learn what a truly charming and remarkable individual he is. Nonetheless, allow us to present Pat Elmore .

**Q: You have served on the Board for a long time. Share what you have learned.**

**Pat:** How important it is to have a credit union, especially in light of the banking situation, of late. Credit unions serve without exotic instruments. No one can determine the true value of a credit union which is service to members – giving people what they want.

**Q: How would you describe TVFCU to someone new to the community?**

**Pat:** It’s a good place to shop for loans, keeps your money safe, services and rates are good and you will find friendly people working there. You can always call on the phone and talk to someone who can make a decision. Call other places and you may talk to someone in Rochester, Albany, NYC and they might get back to you in six months. At TVFCU, you may not like the decision, but you got it from a person right in our office!

**Q: What kept you connected to TVFCU and its Board for more than 25 years?**

**Pat:** It’s never the same; it is changing all the time. We never fight the same battle any given year. There are always new challenges. Being on the Board with different people, there was always cooperation and respect. We had the same goals – we may have seen different ways to get there but in the end, we wanted the same things.

**Q: How do you plan on spending your retirement?**

**Pat:** When my wife, Cleo, retires, I would like to travel. And, find things to do on the second Thursday of each month since I will not have to attend Board meetings anymore!

**Q: Would you like to leave us with some parting Words of Wisdom?**

**Pat:** Always remember the only reason that TVFCU is here is to serve the members as it is the members who own the credit union. It is important to communicate this message to all members.

## April Showers bring TVFCU dollars!

It’s raining Home Improvement Loans with low rates.  
Contact our loan department for specific details.