

TVFCU Tells All About Tax Refunds

- 1) All refund checks, state and federal, **must** be properly endorsed. This means that whoever the check is made payable to, must sign the back of the check.
- 2) If the check is made payable to more than one member, it needs to be signed by **all** members listed. If the check is made payable to a member and a nonmember, both parties must be **present** and show proper ID.
- 3) If all members are **not** present when the check is presented to our teller, the check **cannot** be cashed. It **can**, however, be deposited into

an account where the members on the account are **identical** to the names listed on the check. Or, the check may be deposited into an account that is **solely owned** by the member that is **not** at the credit union. Reminder - the check needs to be signed by both members.

Or Make it simple. Opt to have your refunds **directly deposited** to your account at TVFCU when you file your returns. It's not only more convenient, but your funds are in your account sooner when you choose this option. **Our Routing and Transit Number is 222 383 479.**

Mark Your Calendars!

Annual Meeting Thursday May 14

If you are a TVFCU member, you are cordially invited to TVFCU's Annual Meeting, which will take place on Thursday, May 14, 2009, in the conference room of the credit union located at 10 Jefferson Square, Batavia, NY 14020.

The Nominating Committee has submitted the following names for candidates, with terms expiring in 2012 – Travis Minor of PW Minor & Son, Carolyn Pratt of the Genesee County Legislature, and Charles Cook of Liberty Pumps. The Committee, also, named Julie Mellon, of Graham Manufacturing, to fill a vacancy for a term ending in 2010.

An election will be held at the Annual Meet-

ing to fill these three year positions as well as the one expiring in 2010. Nominations are not accepted from the floor; however, nominations may be made by petition. Petitions must contain signatures of 1% of the TVFCU membership and must be filed with the Nominating Committee, no later than March 1, 2009. Please contact our CEO, Susan Blanchard, should you need additional information on these procedures.

All of us at TVFCU look forward to you joining us!

Join Our Clubs Today!

- **No Meetings!**
- **No Committees!**
- **Deposit in person or by Direct Deposit**
- **Pick your Own Amount**

Only One Rule:

Clubs closed early forfeit current quarter dividends

Choose Christmas,
Club Ends October 1st

Choose Vacation,
Club Ends July 1st

or

Choose Both!

Free! Free! Free!

Members pay **no fees** when using their **TVFCU Debit or MasterCard**s in ATMs that display the COOP Financial Network Logo.



TIP Program

There's no better way to begin 2009 than by saving money. TVFCU members pay less for insurance with the TIP Program offered by Lawley Genesee.

Call (585) 344-9508 or visit www.GeneseeTIP.com



2009 TVFCU Holidays

Thursday	January 1st		New Year's Day
Monday	January 19th		Martin Luther King Jr. Day
Monday	February 16th		President's Day
Saturday	April 11th		Easter
Saturday	May 23rd		Memorial Day
Monday	May 25th		Memorial Day
Saturday	July 4th		Independence Day
Saturday	September 5th		Labor Day
Monday	September 7th		Labor Day
Monday	October 12th		Columbus Day
Wednesday	November 11th		Veteran's Day
Thursday	November 26th		Thanksgiving
Thursday	December 24th	<i>Close at 1:00 pm</i>	Christmas
Friday	December 25th		Christmas
Saturday	December 26th		Christmas
Thursday	December 31st	<i>Close at 1:00 pm</i>	New Year's Eve