

# Meet Margaret Palmer!

Margaret was the winner of our first "Pay it Forward" contest which was held on October 15, 2009. By receiving the most online votes for Crossroads House, Margaret was awarded

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\$1,000 which she promptly donated to Crossroads House that same day. Crossroads House is a comfort home for the dying, located in Batavia, New York. Eighty nine entrants vied for the opportunity to claim our Grand Prize. Our panel of judges consisting of

Sharon Messina, Rachel Milspaugh, Leslie Strollo and Joseph Inguaggiato performed the painstaking task of viewing all the entries, deliberating and ultimately, selecting the ten finalists. Throughout the duration of the contest voting, TVFCU was honored that 48 out of our 50 states visited our website and more than 5,000 total votes were counted!

The very best part, however, is that we witnessed that the spirit of kindness and compassion is alive and well and certainly "Pay it Forward" was productive in communicating and fostering that movement. Employees involved in the day's activities remarked that the day was both humbling and emotional. Perhaps, Margaret said it best, "I volunteered thinking I was going to give something and I've gotten so much back."



Susan Blanchard, TVFCU CEO, awards Margaret Palmer the Grand Prize in the credit union's first "Pay it Forward" contest.

# STRIKE OUR "BALANCE"

TVFCU is dedicated to helping you realize your financial goals – reducing your debt, saving for higher education, buying your first home, or planning for retirement. Which is why we are excited to announce your newest benefit of membership: BALANCE Financial Fitness Program.

Through BALANCE, you have access to free, unbiased money management information and assistance. All you have to do is make a toll-free phone call.

BALANCE counselors can answer many of your questions immediately – from how long an item stays on your

credit report to whether it's better to lease or buy a car. For more complex issues, such as debt elimination or budget development, an appointment will be scheduled – giving you the personal attention you need to meet your objectives.

If bills have gotten out of hand, your counselor may be able to arrange a Debt Management Plan. BALANCE negotiates with creditors to reduce interest and fees so you can pay your debt quickly and efficiently. As a member of TVFCU, the program's monthly administration fee of \$35 is waived.

To use the new program, simply call 888-456-2227. Counselors are available Monday through Thursday, 5am to 8pm, Friday, 5am to 5pm, and Saturday, 8am to 5pm (PST) or visit [www.balancepro.net](http://www.balancepro.net) for more information.

We recognize that money concerns have a serious effect on our quality of life. Now, through our newest partnership, you have access to the very best professional guidance – so you can achieve financial security faster than you ever thought possible.

# REMINDER ABOUT TAX REFUND CHECKS

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.

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.

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.

Consider having 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.

## Annual Meeting – May 13, 2010

It is not too early to mark your calendars for TVFCU's Annual Meeting! The meeting will be hosted in the conference room of the credit union located at 10 Jefferson Square, Batavia, NY 14020 on May 13, 2010 at 4:45 pm. TVFCU members are not only welcome but encouraged to attend.

An election will be held at the Annual Meeting to fill expiring terms for TVFCU Board of Directors. The Nominating Committee has submitted the following candidates to fill three year terms – Julie Mellon, Leslie Strollo and Julie Yunker

Nominations are not accepted from the floor; however, nominations may be

made by petition. Petitions must contain signatures of 1% of the TVFCU membership, minimum, and must be filed with the Nominating Committee, no later than March 1, 2010. 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!*

### TVFCU Holidays for 2010

Friday	January 1st		New Year's Day
Saturday	January 2nd		New Year's Day
Monday	January 18th		Martin Luther King Jr. Day
Monday	February 15th		President's Day
Saturday	April 3rd		Easter
Saturday	May 22nd		Memorial Day
Monday	May 31st		Memorial Day
Saturday	July 3rd		Independence Day
Monday	July 5th		Independence Day
Saturday	September 4th		Labor Day
Monday	September 6th		Labor Day
Monday	October 11th		Columbus Day
Thursday	November 11th		Veteran's Day
Thursday	November 25th		Thanksgiving
Friday	December 24th	Closed at 1:00pm	Christmas
Saturday	December 25th		Christmas
Friday	December 31st	Closed at 1:00pm	New Year's Day