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Credit Union Name	Community Investment Initiative Description	Contact information
AmeriCU Credit Union	<p>AmeriCU Credit Union has supported the Leadership Mohawk Valley program since its inception in 1990. The role and responsibility of Leadership Mohawk Valley is to nurture and provide individuals in the community with tools that enable them to be successful and inspire their commitment to the community. The 10-month leadership program develops a knowledgeable group of people prepared to be leaders in the community and to shape its future. Ultimately, the program concludes by serving as a springboard for the participant's future community leadership efforts, helping to develop leaders dedicated to our community's growth and excellence. AmeriCU sponsors one or two individuals each year to participate in the program, and AmeriCU alumni stay active with the organization; whether it is planning events, acting on various committees or volunteering on the Board of Directors.</p> <p>The AUSA (Association of the United States Army) has 125 chapters located worldwide. Made up entirely of volunteers, they provide recreational and educational opportunities to Soldiers and their families. AmeriCU is very proud to be such a committed supporter of the AUSA chapter on Fort Drum and the AmeriCU staff enjoys being involved in the many functions the AUSA provides on the military post. Most importantly, the AUSA supports our deployed Soldiers and families that are left behind. AUSA and its' many chapters have contributed over \$1,000,000 to awards, scholarships, and support of soldier and family programs. It is a private, non-profit educational organization that supports America's Army - Active, National Guard, Reserve, Civilians, Retirees and family members. AUSA provides numerous Professional Development Opportunities at a variety of events both local and national. AmeriCU has become very involved with the local AUSA at the Fort Drum post, as well as attending many national conferences and committees.</p>	<p>Lori Losowski Relationship Manager/Business & Community Development lori@americu.org 315-335-8756</p> <p>www.americu.org</p> <p>3/7/08</p>

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<p>AmeriCU Credit Union</p>	<p>Some of the events AmeriCU has partnered with the AUSA are as follows:</p> <ul style="list-style-type: none"> .AmeriCU representation on the Board of Directors for the local chapter that meets in Watertown on a monthly basis .Attended the Annual National AUSA Conference <p>Supports and attended the AUSA Annual Dinner held at the Commons on Fort Drum</p> <ul style="list-style-type: none"> .Volunteered to cook and serve the soldiers and their families at the Annual AUSA River Day on Hearts Island in Alexandria Bay. This event shows our support and AmeriCU's own Tina Wildhaber was the Chairperson for the event for the past two years .Representatives from AmeriCU's Northern branches attend all of the AUSA monthly mixers and events that are held on Fort Drum .AmeriCU volunteered at the Annual AUSA Holiday Party at the Commons on Fort Drum .In 2007, AmeriCU received the Corporate Member of the Year Award, as well as Tina Wildhaber receiving the Volunteer of the Year Award <p>AmeriCU Credit Union is active with the Rome Area Chamber of Commerce. In 2007, one of AmeriCU's management team members, Lori Losowski, held the position of Chairmen of the Board for the Rome Chamber. This was an extremely enlightening experience and enabled AmeriCU to become more involved than ever in the home town of the credit union's headquarters.</p> <p>Below is a listing of AmeriCU's involvement with the Rome Chamber in 2007:</p> <ul style="list-style-type: none"> .Sponsored the Rome Chamber's Annual Breakfast with the Congressman .Started committee to reach out to the new Griffiss Business Park and employees, assisting to boost morale and activities in the area 	

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<p>AmeriCU Credit Union</p>	<p>.Participated in the Annual Rome Home Show .Professional Development Committee representation-hosting several seminars & workshops, sponsorship of the Disney "Keys to Excellence" Leadership Training .Presenting Sponsor for the chamber Annual Meeting Luncheon .Supports several Business After Hours/Networking Events throughout 2007.</p> <p>AmeriCU Credit Union has been an active member with the Mohawk Valley Chamber of Commerce for several years. The credit union has sponsored and supported the chamber many times throughout 2007. In 2007, AmeriCU's President & CEO, Mark Pfisterer held a seat on the Board of Directors for the chamber, and remains on the Board for 2008. Below lists AmeriCU's involvement with the Mohawk Valley Chamber of Commerce in 2007: .AmeriCU CEO is on the Chamber Board of Directors .Exhibitor at the Mohawk Valley Chamber of Commerce Business Showcase .Participated in the Mohawk Valley Builder's Expo .Attended the Mohawk Valley Chamber of Commerce Annual Meeting and Business of the Year Awards</p> <p>AmeriCU Credit Union joined the Herkimer County Chamber of Commerce in 2007, with the anticipation of a new branch location in that area for year end. AmeriCU is looking forward to become more active with the chamber in the near future, by helping to support them with their economic development opportunities and area sponsorships. Below lists AmeriCU's involvement with the Herkimer County Chamber in 2007: .Attended Herkimer County Chamber Legislative Breakfast .Attended B2B Business Showcase and After Hours at Herkimer County Community College .Supported the Annual "Pink Ball Classic" Golf Tournament</p>	

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AmeriCU Credit Union	<p>AMERICAN HEART ASSOCIATION AmeriCU has been dedicated and committed to the American Heart Association for the second year in a row as its Presenting Sponsor for their Heart Run & Walks throughout three areas of our footprint: (1) Utica/Rome (2) Syracuse (3) Watertown. With AmeriCU's presenting sponsorship level, we also attend several of the pre & post events.</p> <p>The American Heart Association Kickoff Event for the Utica/Rome market was held at AmeriCU's Griffiss Branch in January. Many political and business leaders attended the event, and it was a huge success. AmeriCU had over 35 staff and board members in attendance.</p> <p>The Great American Heart Walk in Utica was held on Saturday, March 3. 34 AmeriCU representatives walked and raised over \$31,000, with Sonya Ezell being recognized as the top fundraiser, once again! Sonya also represented AmeriCU at the American Heart Association's High 5 Club Gathering and Recognition event on April 1. Those who raise \$500 or more are invited to the special event. Sonya Ezell, the #1 fundraiser overall, Jennifer Montalbano, Dyana O'Neill and Lori Losowski (each raising over \$500), attended.</p> <p>The Watertown American Heart Association held its CEO Heart Walk Reception at the Partridge Inn, in Watertown on Wednesday, January 10th. AmeriCU representatives in attendance: Mary Ellen Lingenfelder, Martha Furgison and Tina Wildhaber.</p> <p>The Rome Indoor Heart Walk took place at RFA high school on Saturday, February 24th. As Presenting Sponsor, AmeriCU had a booth at the event, and the following AmeriCU representatives volunteered: Sonya Ezell, Donna Wagner, Lori Losowski, and Deb Harvey.</p>	<p>Tara A. Capponi, Marketing Strategist tarac@americu.org 315-356-3362</p> <p>www.americu.org</p> <p>3/7/08</p>

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AmeriCU Credit Union	<p>CREAM CHEESE FESTIVAL-LEWIS COUNTY, NY To continue building name recognition and relationships in Lewis County for our new Lowville Branch, AmeriCU was the presenting sponsor of the 3rd Annual Cream Cheese Festival held on Saturday, September 15th in Lowville. AmeriCU was included in all the advertising for the festival and had a booth. This event drew 7,000 attendees and offered special and unique samples of cream-cheese based recipes, facts and games including the 'cream cheese toss!' in which participants balled up cream cheese and 'tossed' it at their partner. Whoever had the most cream cheese in their bucket won a cash prizes! AmeriCU representatives handed out 2,200 ice scrapers to AmeriCU enthusiasts! We received a very warm welcome in this market and heard from most of the 7,000 attendees that they are looking forward to having us in town. AmeriCU representatives were: Tara Capponi, Tina Wildhaber; Tina Lanier; Angela Dusablon; Stefanie Smith, Laurie Matteson; Brenda McMonagle & Penelope Mccafferty!</p> <p>THE TOP 20 WOMEN IN BUSINESS AWARD LUNCHEON Lori Losowski, Relationship Manager, Business Community Development, was one of the 20 recipients of this prestigious award. She and the other women presented with this award, were recognized for their dedication as community leaders and accomplished women in business the Utica/Rome markets. The ceremony was held at the Radisson Centre in Utica. AmeriCU employees and Board members attended the event.</p>	

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AmeriCU Credit Union	<p>NURSES' NIGHT OUT - SYRACUSE/UTICA/ROME MARKETS AmeriCU partnered with media partner Galaxy Communications for their annual Nurse's Night Out on March 29, in Utica. Over 800 people attended the event and a database with 421 names, addresses and places of employment was generated. AmeriCU was well-represented with staff from Mortgage, IIRS and Branch Services.</p> <p>SYRACUSE CRUNCH AmeriCU held two Meet and Greet sessions with the Syracuse Crunch hockey players and mascot in March at the Griffiss and Liverpool branches to create excitement for the big event- "AmeriCU Night at the Crunch!" on March 31. Several AmeriCU staff members volunteered, making for a successful series of event marketing. Kim Chapman, Jenn Hagadorn, Deb Harvy, Brenda Stevenson, Dana Facciolo, Sonya Ezell, Uli Etheridge, Joe Anderson, Lisa Posselt, Marianne Herne, Gabe Snyder, Janice Mancuse and Stephanie Fisher were part of Team Crunch!</p> <p>RELAY FOR LIFE TO BENEFIT THE AMERICAN CANCER SOCIETY Team AmeriCU participated in the annual Relay for Life event to benefit the American Cancer Society on Saturday, June 9 - Sunday, June 10. The event was held at the New York State School for the Deaf in Rome. Participants walked for 24 hours and lit candles in memory of their loved ones who lost their battle with cancer. AmeriCU was a Major Sponsor for this event and raised money by selling candy, "Stars & Moons" at the teller lines (paper donations), raffles, casual days and much more. Team AmeriCU set a fundraising goal of \$7,500 and ultimately raised \$9,100! Oneida branch employees joined the Rome event for the first time this year.</p>	

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AmeriCU Credit Union	<p>THE PGA FALL SERIES TOURNAMENT As a catalyst to continue building relationships with our business partners, AmeriCU sponsored the PGA Tour held at the Atunyote Golf Club at Turning Stone Casino in Verona, NY from September 17-23. AmeriCU had Executive Naming Rights of the 9th hole and invited current and new business partners to the event. More than 100,000 people attended the event. Advertising for this event included local and national TV & Radio spots and print ads in the Utica Observer Dispatch, as well as the Turning Stone Championship newspaper.</p> <p>SYRACUSE UNIVERSITY ATHLETICS AmeriCU partnered with media partner Galaxy Communications in both the Syracuse and Utica markets as the title sponsor of Syracuse University Athletics. With this sponsorship agreement, AmeriCU Credit Union received naming rights to the "Football Fun Zone" located at The Carrier Dome in Syracuse. AmeriCU's presence was displayed with logo identification, banners and signs; a table with information, games and promotional items at the home football games; a heavy schedule of both radio spots and live announcements continuously announcing the "AmeriCU Football Fun Zone." The dates AmeriCU will be featured and affiliated for football were: 9/15; 10/13; 10/20; 11/10; 11/24.</p> <p>The sponsorship didn't end with football! It continued right into the basketball season kicking things off with "Midnight Madness!" on October 19th. AmeriCU was seen and heard by the 7,000 SU fans. AmeriCU had a heavy radio schedule; naming rights to the "AmeriCU Fun Zone" located at the Back Court of the stadium (inside The Carrier Dome) and a balloon drop! Our sponsorship continued with Women's sports with live coverage of the games. This sponsorship and partnership assisted AmeriCU its consistent effort to gain name brand recognition and top of mind awareness in the Syracuse, Rome and Utica markets.</p>	

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AmeriCU Credit Union	<p>\$10,000 SHOPPING SPREE RADIO PROMOTION AmeriCU partnered with radio station Lite 98.7 for its annual \$10,000 Shopping Spree! The station's market includes Utica, Rome, Herkimer and Oneida. During this promotion, the station picks 120 qualifiers and one winner to spend \$10,000. The promotion runs October 8-November 10. All 120 qualifiers and their friends and family came to AmeriCU's Griffiss branch on Saturday, Nov. 10th where one lucky winner was chosen and presented with the \$10,000 cash to be used for the shopping spree. The winner was transported in a limo and only had five hours to spend the \$10,000! Advertising for this promotion included, radio promotional billboards (."Lite 98.7's \$10,000 Shopping Spree is brought to you by AmeriCU Credit Union"); radio spot schedule; web banner ad and branch collateral material with the AmeriCU logo on it.</p> <p>SCRATCH FOR CASH RADIO PROMOTION AmeriCU partnered with radio station 'Bug Country' (Herkimer market radio station) to sponsor its "Scratch for Cash" promotion. The promotion began October 8 and ended November 15. This sponsorship brought name brand recognition to the Herkimer market, where AmeriCU opened a new branch in December.</p> <p>During this promotion, participants received scratch-off cards allowing them to have a chance to win Instant Cash in the amount of \$50. Participants listened to Bug Country for the 'scratch for cash' buzzer and had to be the 10th caller to win. All Instant Cash winners' names were placed in a drawing for the Grand Prize trip to Las Vegas!</p>	

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AmeriCU Credit Union	<p>As a presenting sponsor, AmeriCU received the following: A radio schedule on Bug Country through the end of December; radio promotional mentions with AmeriCU named as sponsor; Logo on TV commercial Bug Country produced and ran on Time Warner Cable; Web banner on www.bugcountry.com ; Live mentions during the "All Request Lunch Hour" from 11 am - 1 pm. Rome HQ, Griffiss, Oneida, Commercial Drive branches were pick-up locations for the scratch-off cards for members and potential members.</p> <p>INTERNATIONAL CREDIT UNION DAY AmeriCU celebrated International Credit Union Day on October 18. Our successful celebration of this year's "Together We're Better" theme included the following: Live remote radio broadcast for the Watertown market held at the Watertown branch, attracting over 100 people to the branch that day; radio spots in the greater Syracuse market, featuring our Chief Operating Officer's (Joe Anderson) voice supporting AmeriCU's celebration of International CU Day; branch celebrations including refreshments, decorations, and promotional items. In-branch marketing included posters and statement stuffers. The goal of this celebration was to increase awareness of the CU difference along with name/brand recognition of AmeriCU Credit Union .</p>	

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CCSD FCU	<p>Investing in the community is very important to everyone at CCSD FCU. Last summer an article was published in our local newspaper indicating the bare shelves at our local Salvation Army food cupboard. CCSD borrowed a Salvation Army "red kettle" to place in our lobby as a symbol members would recognize. We collected canned goods and monetary donations over a 3 week period of time. People were very generous and a significant supply of food and money was donated to help the Salvation Army.</p> <p>Each year CCSD participates in the Care for Kids fundraiser that NYSCUL puts together. The proceeds CCSD receives from this event go to the Children's Miracle Network in our area, which benefits the pediatric units at both local hospitals.</p> <p>Throughout the course of the year, we conduct several fundraisers to benefit charities that are important to CCSD and its members. On several occasions, our staff is given the opportunity to wear jeans and sneakers to work for a set fee. This money has benefited charities such as: Susan G. Komen for the Cure, The American Heart Association's Go Red for Women and our area SPCA to help with the tremendous need there.</p> <p>In addition to collecting money through staff dress down days, we also raised funds to help support Susan G. Komen for the Cure by selling pink bracelets to our members. Donation canisters were put out as well. This proved to be very successful.</p> <p>For the past two years, we have participated in "March out Hunger". This is an event to collect food from the surrounding community to benefit the Samaritan Center in Elmira. Several collection points are set up at businesses in the area, as noted by TV, radio and print ads. CCSD is one such business. The community is asked to donate food items in order to stock the shelves so that it can be distributed to families in need. This has become an annual event for the community as well as CCSD.</p>	<p>Chris Panosian Business Development Coordinator cpanosian@ccsdfcu.org (607) 733-4624</p> <p>www.ccsdfcu.org</p> <p>2/19/08</p>

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Cooperative Federal (Syracuse Cooperative FCU)	<p>One of the ways in which Cooperative Federal invests in our communities is by helping small businesses to grow and succeed.</p> <p>Cooperative Federal is Syracuse's leading lender to very-small businesses, with a specialization in "micro-business:" small businesses with 1 to 20 employees. We offer low-cost business accounts, business loans, and one-on-one advising and coaching. We also offer group workshops on topics such as Accounting, Retail, Marketing, and Financing, all at no cost.</p> <p>In 2007, Cooperative Federal provided 25 business workshops, with a total attendance of 211. 64 businesses received one-on-one counseling, and 52 of those businesses were owned by women and/or minorities with an average of less than 2 employees each. We originated 44 small business loans totaling nearly a million dollars in 2007; the majority of these loans were to businesses owned by women and/or minorities.</p> <p>By supporting small business, Cooperative Federal helps build a stable, fair, and independent local economy.</p> <p>(Our business TA and lending program is supported, in part, by funding from the Empire State Development Corp.)</p>	<p>Meagan Weatherby Sustainability and Outreach Coordinator meaganweatherby@coopfed.org (315) 471-1116 ext. 206</p> <p>www.cooperativefederal.org</p> <p>3/7/08</p>
Corning FCU	<p>In 2007 Corning Credit Union provided over \$70,000 in donations/contributions in the communities where CCU provides financial services. CCU Team members donated over 2,800 hours of their time to volunteer for numerous organizations such as: Habitat for Humanity, Relay for Life, Community Food Bank, Kidney Foundation, Catholic Charities, Junior Achievement, Children's Miracle Network, Little League, and many more.</p>	<p>Lori Kain, Public Relations Director 607-962-3144 lori.kain@corningfcu.org</p> <p>corningcu.org</p> <p>1/22/08</p>

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<p>Corning FCU</p>	<p>Each year the Corning Credit Union provides monetary assistance to hundreds of organizations throughout the communities we serve. In 2007 over \$68,000 was contributed along with over 2,800 volunteer hours provided by our team of employees.</p> <p>Each year a lucky student, attending Corning Community College, receives a \$1,000 scholarship with money provided from CCU. The student must be a graduate of a Southern Tier/Finger Lakes area high school.</p> <p>The Steuben County Habitat for Humanity received \$5,000 to put towards the building of a new home for a deserving family in need.</p>	
<p>Dannemora FCU</p>	<p>We provide a combined annual \$25,000 donation to the Clinton County Veterans Service Agency and North Country Vietnam Veterans Association.</p> <p>Both services help to assist veterans in need throughout northeast New York. The DFCU Scholarship Program was established to aid area high school graduates with the financial burden of a college education. Ten students are selected per year for the DFCU Scholarship, which entitles them to \$250/year or \$1000 total, which brings the grand total to \$10,000 offered per year.</p> <p>DFCU is extremely involved in the Credit Union Care for Kids program and annually donates this money to the Pediatric Unit at CVPH Medical Center in Plattsburgh, NY.</p>	<p>Matthew Barbell Marketing Manager mbarbell@dfcu.net 518-563-5667 x. 107 www.dfcu.net</p> <p>6/28/07</p>

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First Heritage FCU	<p>First Heritage FCU's participation in The New York State Credit Union League's annual Credit Union Care for Kids community fundraiser program netted \$1,500. St. Joseph's Hospital in Elmira, Corning Hospital and Soldiers and Sailors Hospital in Wellsboro each received \$500 from the effort.</p> <p>Boxed and canned foods, as well as cash, were collected at First Heritage FCU for the Painted Post Food Pantry. The community and membership contributed over 100 lbs of needed food supplies and \$300.00 in cash donations.</p>	<p>Tom Millard, VP/Marketing tmillard@fhfcu.org (607) 936-4667</p> <p>www.fhfcu.org</p> <p>2/6/08</p>
Hudson River Community CU	<p>Each year we sponsor events and raise thousands of dollars for charitable organizations.</p> <p>We participate with other Adirondack Chapter Credit Unions to raise funds for the CU Care for Kids campaign and donate money to pediatric units at three regional hospitals.</p> <p>In addition we fundraise for the Glens Falls Area Youth Center (serves disadvantaged youth, and is the only teen drop-in facility of its kind in the area). We are also the title sponsor for Saratoga Care's annual Run for the ROC (5K Race to benefit the hospital's Mollie Wilmot Radiation Oncology Center).</p>	<p>Linda Dickie AVP Marketing & Sales ldickie@hrccu.org 518-654-9028</p> <p>www.hrccu.org</p> <p>6/20/07</p>

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Melrose CU	<p>Melrose Credit Union partnered with 1050 ESPN Radio to offer a \$5000 college scholarship to the mvp student athlete who excels on and off the field. The 2007 award goes to Kevin Mcpartland of Brewster, NY (Putnam County).</p> <p>2007 was the inaguaral year for the award which was conceived entirely by Melrose Credit Union. The intent is to invest back into the communities we serve by recognizing and rewarding the accomplishments of true high school student athletes.</p> <p>An awards luncheon was coordinated by 1050 ESPN Radio on February 9th at Frankie and Johnnies Steakhouse in Midtown Manhattan. The event was attended by the five finalists, their friends and family, 1050 ESPN Radio staff and on air personalities and Melrose Credit Union executive management, Board President Sydney Dietz and Marketing Director Rob Nemeroff.</p>	<p>Robert Nemeroff robn@melrosecu.org 718-658-9800</p> <p>www.melrosecu.org</p>
Niagara's Choice FCU	<p>Parts of our community are underserved by other financial institutions, and many of these individuals have been hit hard by our economy. We recognize their special needs and try to assist them when possible. If a small loan is needed, to repair an automobile for example, we make every effort to expedite it. For those who have had a less than perfect past with their checking accounts, but have a sincere desire to build their financial future, we offer a Remedial Share Account. Once they demonstrate responsible money management of their share account for six months, they can be considered for an ATM card and/or checking account. During that time, they may use credit union money orders to pay bills without charge.</p>	<p>Al Frosolone Manager/CEO afrosolone@niagaraschoice.org (716) 284-4110 ext.212</p> <p>www.niagaraschoice.org</p> <p>3/7/08</p>

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Niagara's Choice FCU	<p>Our Credit Union charter change in 2002 was to serve the underserved areas of Niagara Falls. Prior to that, most of our members lived or worked in that designated area anyway, so it seemed appropriate to offer our services to others looking for an alternative to other local financial institutions. Our services have always been geared to offer a fair deal on savings and loans for the individual consumer; in other words, no- or low-fee services. Our share draft/checking account still has the same \$1.00 minimum balance requirement and no maintenance fees whatsoever. Share savings works the same way, with a \$5.00 minimum balance. What we call our abuse fees are still much lower than the competition for returned checks, stop payments, and 'extra' service needs. We even have a low \$1.00 surcharge at our ATM for non-members using the machine - one of the lowest in our area.</p>	
Oceanside Christopher FCU	<p>Oceanside Christopher FCU has been awarded \$600,000. by the Federal Home Loan Bank of New York for the Cabrini Gardens Senior Housing Development project. The Cabrini Gardens project consists of the development of a two story, 66 unit senior citizen complex. The targeted population is very low-income seniors; rental assistance will be provided so that each household will pay no more than 30% of income towards rent.</p> <p>This \$10 mil project, sponsored by Catholic Charities of Rockville Centre will be built in Coram, NY.</p> <p>Oceanside Christopher FCU is pleased to work with the Federal Home Loan Bank. Together we will work towards meeting the important goal of increasing the availability of affordable housing for lower income families.</p>	<p>Joe Garay Manager/CEO j.garay@kofcfcu.org 516-620-8006</p> <p>www.kofcfcu.org</p> <p>2/27/08</p>

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ServU FCU	<p>INVESTMENTS IN COMMUNITY GOOD WILL</p> <p>ServU Credit Union believes in giving back to our local communities. Even with busy work and home lives, ServU staff donate hundreds of hours of their personal time to community service. Among the groups that benefit are Cancer Society, United Way, Family Service Society, Big Brothers/Big Sisters, youth softball/little league and lacrosse teams, Habitat for Humanity, Down Syndrome Network of the Twin Tiers, Salvation Army, Armed forces, and local schools.</p>	<p>Lauran Wilson VP Development lwilson@servucu.com (607) 936-2293</p> <p>www.servucu.com</p> <p>2/25/08</p>
Sunmark FCU	<p>Sunmark Federal Credit Union, a full-service, community chartered credit union serving those who live and work in Albany, Schenectady, Montgomery, Saratoga, Schoharie and Rensselaer counties, announced that it was the main sponsor for the U-Start Business Incubator Lunch and Learn Program for 2007.</p> <p>"We feel that this is a great opportunity to assist local business leaders," said Sunmark Federal Credit Union President and CEO Bruce M. Beaudette. "The Lunch and Learn series fosters growth and development for the local business community and we look forward to supporting the participants and the U-Start Business Incubator in its efforts."</p> <p>U-Start is a business incubator program affiliated with Union College that provides support to promising entrepreneurs looking to commercialize their ideas in Schenectady County. U-Start offers each start-up company: rental space at competitive rates, shared administrative services and equipment, a mentor network of business and technical professionals, as well as a dedicated board of advisors for each business as a source of strategic counsel.</p>	<p>Rich Meddaugh, PR Specialist rmeddaugh@sunmarkfcu.org 518-382-2597</p> <p>www.sunmarkfcu.org</p> <p>1/14/08</p>

For more information contact the League by phone at (518) 437-8100 or toll free (800) 342-9835, or by e-mail at info@nyscul.org.

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Sunmark FCU	<p>Sunmark Federal Credit Union, a full-service, community chartered credit union serving those who live and work in Albany, Schenectady, Montgomery, Saratoga, Schoharie and Rensselaer counties, announced that it has begun offering a defensive driving program for its members, effective immediately.</p> <p>As part of the program, Sunmark's Insurance Services division will provide the American Safety Council's New York State Department of Motor Vehicles approved 6-hour defensive driving course. Successful completion of the course provides its members with a 10% reduction, for three years, in the base rate of their current automobile liability, no-fault and collision premiums. The program also serves to increase safety for its members and the overall community.</p> <p>"We feel this is a great offering for our members as we continue to upgrade and expand our service and support capabilities," said Rich Anthony, VP of Member Investment Services of Sunmark Federal Credit Union.</p> <p>"This is a great opportunity for our members to save on insurance premiums while making their community and families safer."</p> <p>Sunmark Federal Credit Union, a full-service, community chartered credit union serving those who live and work in Albany, Schenectady, Montgomery, Saratoga, Schoharie and Rensselaer counties, announced that it has begun offering a defensive driving program for its members, effective immediately.</p> <p>As part of the program, Sunmark's Insurance Services division will provide the American Safety Council's New York State Department of Motor Vehicles approved 6-hour defensive driving course. Successful completion of the course provides its members with a 10% reduction, for three years, in the base rate of their current automobile liability, no-fault and collision premiums. The program also serves to increase safety for its members and the overall community.</p>	

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UFirst FCU	<p>UFirst Federal Credit Union Endowment at State University of New York College at Plattsburgh is sponsored by UFirst Federal Credit Union. The annual report year ending June 30, 2007 indicated that the balance in the endowment fund was \$120,448.01. The primary mission of the endowment is to provide funds for current support of academic programs, financial assistance for students and faculty needs at SUNY Plattsburgh.</p>	<p>Jody Carpenter Director of Marketing jodyc@ufirstfcu.net (518)324-5700 www.ufirstfcu.net 2/27/08</p>

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Visions FCU	<p>Visions Federal Credit Union is very diligent in their efforts to exemplify the principles of the credit union movement while serving as a positive influence in the communities we are a part of. Visions is truly dedicated to improving the lives of our membership and the area, which they call home. We believe in the credit union difference, and stand by our mission of "People Helping People" and serving the underserved.</p> <p>In addition to ALL local community youth sports and arts programs, community events, and local branches of national organizations (i.e., American Red Cross, American Heart Association, American Cancer Society, etc.), Visions is also proud to contribute generously every year to many organizations/events in our local communities to include in 2007, to name just a few:</p> <ul style="list-style-type: none"> • Baden Powell Boy Scout Council - 2007 Citizens Award Dinner (eagle sponsor) • Binghamton Banners (downtown) • Binghamton Philharmonic • Binghamton University Anderson Center for the Arts • Binghamton University - Sports Complex • Boys & Girls Club of Western Broome Family Center • Broome County Community Hunger Outreach (Hunger Walk Sponsor, and Food Drive) • Broome County Stop DWI Holiday Classic • Broome County Urban League • Broome County YMCA - Investment in Youth Program • Broome-Tioga Special Olympics • Catholic Charities • Chemung County Eldridge Park Carousel, Preservation Society - movie night sponsor • ChoiCes 	<p>Jayne L. Searles AVP Marketing & Business Development jsearles@visionsfcu.org 607-321-0812</p> <p>www.visionsfcu.org/more</p> <p>11/15/07</p>

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Visions FCU	<ul style="list-style-type: none"> • City of Binghamton 911 Memorial Fund • City of Binghamton Tree Planting Fund • Endicott Sertoma • Greater Binghamton Air Show (Greater Binghamton Regional Airport) • Greater Binghamton Chamber of Commerce (Annual Dinner Sponsor & Member to Member Discount Program Sponsor) • Greater Binghamton Sports Complex • Horseheads Youth Bureau • Johnson City Field Days - Fireworks sponsor • Junior Achievement of the Twin Tiers • Junior League of Binghamton, "Story Garden" at the Discovery Center • Kalurah Shriners Circus • Lend-A-Hand (newspapers in education) • New York Credit Union Foundation • New York State Empire Games • Newark Valley Historical Society (sponsorship of annual festivals) • Oak Hill Avenue Improvement Corporation - Italian Street Painting • Operation Smile - CUNA Charity • Riverfest Fireworks Sponsor • Roberson Museum & Science Center - Home for the Holidays • Schuyler County Chamber of Commerce • Schuyler County Italian American Festival • Southern Tier Celebrates - First Night (Binghamton) • Southern Tier Independence Center • Spencer Chamber of Commerce - Music in the Park series • Spencer EMS - Community Grant • Syracuse Credit Card Fraud Seminar • Tennis Charities of Binghamton - French Open Sponsor • The Magic Paintbrush Project 	

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Visions FCU	<ul style="list-style-type: none">• Tioga County Boys & Girls Club• Tioga County Chamber of Commerce - "Lights on the River" (title sponsor)• Tioga County Council of the Arts Jazz Festival• Tioga County Habitat for Humanity• Tioga County Historical Society• Town of Owego Parks - Major fireworks sponsor• United Way of Broome County - Day of Caring, Building a Bright Future for Broome• Valley Project Impact• Village of Johnson City• World Council of Credit Unions• Ziggy's Quick Quilters (local quilters making & sending handmade quilts to wounded soldiers) <p>These are a mere sampling of the types of community involvement Visions Federal Credit Union has participated in during 2007 alone. We are strongly committed to all seven of the communities we serve and will continue to give back in any way we can.</p>	

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