

Member NCUSIF

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CORE Announces Partnership with CFCU Community Credit

Last month we shared the exciting news that CORE has entered into a merger agreement with CFCU Community Credit Union headquartered in Ithaca, New York. The merger will bring many new benefits to CORE members including online account opening and loan approvals, Apple Pay and Google Pay, and a new homebuyer program that can match your savings with up to \$3,500 toward your down payment.

As our new partner, CFCU will bring valuable resources to the CORE team that you have come to know and rely on. We will continue to be here to serve you and assist you with all of your financial needs. We are happy to be partnering with a credit union like CFCU that not only has strong roots in education as we do but also shares our values and commitment to serving the community.

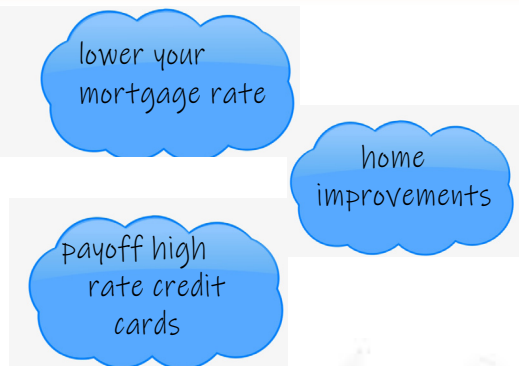
As we move through the process of regulatory approval and obtaining a positive vote from CORE members to finalize the merger you will receive more information. In the meantime, please be sure to check out the FAQs document on our website at www.core-fcu.com.



Refinance Your Mortgage With No Fees at 2.99% APR!

Do you have a first mortgage of \$25,000 or more with another lender and would like to lower your rate, but don't want to pay thousands of dollars in closing costs to refinance your loan? Or do you have no mortgage but would like to borrow against your home to make improvements, pay off high priced credit cards, or some other need? CORE has a perfect solution for you.

While a standard mortgage refinance makes sense for members who need longer 20-to-30-year loan terms, our fixed rate home equity line of credit advances for new lines offers special discounted rates as low as 2.99% for 10 years and 3.49% for 15 years. Best of



all, you pay no closing costs up front if you transfer \$25,000 or more in new loan balances to CORE! As long as the loan is new to CORE and will be a first lien position on your house, you can qualify.

So, whether you have a mortgage balance elsewhere at a higher rate and feel like the mortgage refinance boom has passed you by, or you own your home free and clear and need cash for almost any reason, our special program can help lower your rate, and allow you to keep a few thousand dollars that you would normally pay for closing costs in your pocket! Stop in or call one of our loan officers for all of the details.

**Fixed Rate Mortgage Disclosure from pg 1. APR = Annual Percentage Rate. The fixed rate shown is available on new home equity lines of credit only that are secured by a first lien position. This is our very best rate available to those with excellent credit. Fixed rates are based on each applicant's credit history and may vary from that shown. Future fixed rate advances beyond current promotional rate being offered will be set at margins off our base rates, depending upon the term selected and credit worthiness, and subject to minimum and maximum rates. A \$10,000 ten-year fixed rate loan at the promotional rate of 2.99% APR would yield a monthly payment of \$96.28. You may also have certain third-party fees to open a new line of credit. *The Credit Union may pay your third-party fees if you transfer \$25,000 or more in debt to the Credit Union from another financial institution, subject to a 3-year recapture clause if the line is closed. Variable rates & other fixed rate options are also available under the line. Lines are subject to credit approval and terms and conditions are subject to change without notice.*

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NORTH SYRACUSE, NY 13212
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College Scholarships Available

The Credit Union will award several \$1,000 scholarships this spring through the Walt Bazydlo Scholarship fund. The scholarship committee considers an applicant's academic performance and financial need. Applications are available at all Credit Union offices, on the CORE website, and in the guidance offices of high schools that we serve.

Students must be CORE members and may apply as either a college bound high school senior or a current college student. The deadline to submit applications is March 11, 2022. Last year CORE awarded \$13,500 in scholarships through various programs.



Student Select Package

High School Students and Graduates
Take Advantage of the Student Select Package
and receive \$25 into your account!

Student Select Package Advantage

- Access your money 24/7 at any ATM
- Pay no terminal surcharge at over 66,000 ATM's nationwide
- No fees charged by CORE for using foreign ATM's*

Package Requirements*

- Checking Account
- Debit Card
- E-Statements
- Home Banking

*Share savings account required for membership. ATM fee waived offer expires on December 31st no less than 3 years or more than 4 years from account opening date. Member will receive credit after account requirements are met. \$25 bonus will be added to your 1099-INT statement. Students attending high school or college are eligible.

Office Hours

EAST OFFICE

NORTH OFFICE

Lobby
9:00 am - 4:00 pm Mon - Wed
9:00 am - 6:00 pm Thurs, Fri

Drive Thru
8:00 am - 4:00 pm Mon - Wed
8:00 am - 6:00 pm Thurs, Fri

Lobby
9:00 am - 4:00 pm Mon - Wed
9:00 am - 6:00 pm Thurs, Fri

Drive Thru
8:30 am - 4:30 pm Mon - Wed
8:30 am - 6:00 pm Thurs, Fri

Fraud Alert

Please be aware that there has been a significant increase in scams taking place in the area.

→ Do not provide personal or financial information in response to an unsolicited call or email.

→ Always use a secure network and shop on legitimate websites.

Also, check your accounts frequently and if you notice something suspicious, please notify the credit union for necessary steps to take.



Save on Movie Tickets

Save big off the price at the theater!



Stop by any of our branches to buy your REGAL movie passes and help sponsor our scholarship fund.

The Credit Union will be closed in observance of the following holidays:

Martin Luther King Day
Monday, January 17th

President's Day
Monday, February 21st