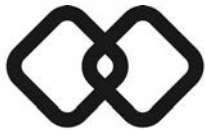


SimplyCredit: The Ultimate Solution to Credit Card Debt

Carrying balances on your high-rate cards? Making payments but seeing no progress? With a SimplyCredit line from CORE you'll keep the good parts of credit cards while eliminating the bad.



SIMPLYCREDIT

Are you tired of having balances on multiple credit cards, often with high interest rates? Would you like one low fixed rate for all of your card balances? Then apply for a SimplyCredit line of credit at CORE.

You can transfer balances conveniently online from your credit cards. You can keep your cards but manage the balances with one low SimplyCredit payment.

SimplyCredit lines offer great fixed rates as low as 4.99% depending on your credit standing, and best of all, you never pay a fee! No late fees, no transaction fees, no transfer fees, or penalty fees of any kind!

So what are you waiting for? Visit our website at www.core-fcu.com and apply online today to simplify your finances with SimplyCredit.

CORE Supports Madison County Not-for-Profit Groups

CORE has a strong commitment to the needs of the communities we serve. We were pleased to once again offer groups and organizations who serve the communities surrounding our office in Morrisville an opportunity to apply for a community grant.

Thanks to a supplemental grant from the New York Credit Union Foundation that provided additional funding for the program, CORE was able to award a record figure of over \$5,200.



The following groups and organizations were recognized for their dedication to our community: American Legion Post #1556, Cazenovia Community Preschool, CazCares Food Pantry, Cazenovia Middle School Friends of Rachel Club, Community Action Partnership (CAP), Community Memorial Hospital, Cornell Cooperative Extension Madison County, Hamilton Food Cupboard, Madison Baptist Church Food Pantry, Morrisville Community Church Food Pantry, Madison County Youth Bureau, Morrisville College Foundation, Inc., and Morrisville Public Library.

CORE CEO Honored

CORE CEO Bill Sweeney received The New York Credit Union Association's 2018 Outstanding Professional of the Year Award. This award honors professionals who have a true passion for credit unions and who inspire others with their hard work,



dedication and success. Since Bill started at CORE in 1999 he has continuously displayed this true passion for CORE, the community, and most of all our members.

Pictured left: CEO Bill Sweeney receiving the Professional of the Year Award from NYCUA President Bill Mellin.

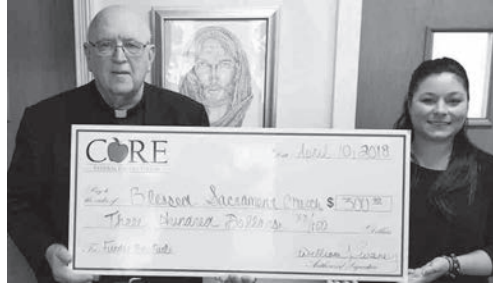
EAST SYRACUSE OFFICE
7200 KIRKVILLE ROAD
EAST SYRACUSE, NY 13057
PHONE (315) 656-8220

MORRISVILLE OFFICE
6 CAMBRIDGE AVE, PO BOX 959
MORRISVILLE, NY 13408-0959
PHONE (315) 684-3009

NORTH SYRACUSE OFFICE
651 CENTERVILLE PLACE
NORTH SYRACUSE, NY 13212
PHONE (315) 458-0439

CORE Donates to Area Churches

CORE Federal Credit Union recently donated nearly \$1,000 to area churches as a part of our "Funds for Fuel" program. The program is designed to help churches defray some of their heating costs during the winter and spring. As members of our various churches establish loans and accounts with CORE, we set aside donations for each church based on the support of members of their congregations. Over the past few years,



Laura Edick presents a check to Father Peter Reddick of Blessed Sacrament Church.

CORE has donated nearly \$20,000 to area churches through this program.

"We realize the costs and challenges faced by churches today in ministering to their congregations and communities," said credit union CEO Bill Sweeney, "and programs like this are one of the ways we try to reach out and give back to the groups we serve as a fellow not-for-profit organization within the community."

Supervisory Verification Underway

The Credit Union's Supervisory Committee is in the process of conducting an account verification. Please be sure to review your statement for accuracy, including checking your name and address printed on your statement. If any information is incorrect, please contact our Supervisory Committee immediately at the following address:

Marilyn Hazzard
Supervisory Committee Chairperson
CORE Federal Credit Union
P.O. Box 72
Minoa, NY 13116

Please note that your statement for this month will have the return address shown above so that the

Supervisory Committee will be able to note any mail not being delivered correctly to members and insure that the Credit Union is in process of obtaining the correct mailing information. If we do not hear from you or receive your statement back from the post office, we will assume that your statement information is correct.

We Value Your Privacy

At CORE we value the privacy of our members. Our annual privacy notice can be found by clicking the privacy tab at the bottom of the homepage of our website at www.core-fcu.com. You are not required to login to access this information. If you would like a written copy, please contact us in writing or by phone and we will mail you a copy of the notice.

The Credit Union will be closed in observance of

Independence Day
 Wednesday, July 4th

Labor Day
 Monday, September 3rd

Discount Ticket Prices

CORE is offering discount tickets to its members again this summer!

DARIEN LAKE

(Includes the cost of parking)

\$62.00/2 Adults (sold in pairs only)

ENCHANTED FOREST WATER SAFARI

\$31.00 Adults

Office Hours

EAST 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

MORRISVILLE OFFICE

Lobby
 9:00 am - 4:00 pm Mon - Thur
 9:00 am - 6:00 pm Fri

NORTH OFFICE

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

Student Scholarship Winners

We are pleased to announce winners of the 2018 Walter Bazydlo Memorial Scholarships:

Each of the following students will receive a \$1000 scholarship.

Sydney Florczyk	CNS	Vanessa Luangaphay	CNS
McKenna Lusnar	CNS	Tyler Hodge	ES-M
Stephanie Malson	ES-M	Owen Snyder	MECS

We are also pleased to announce the winners of our \$750 Spartan Branch Volunteer Scholarship for 2017:

Gerald Dexter **Austin Beers**

We are also pleased to announce the winners of our \$750 Northstars Branch Volunteer Scholarship for 2017:

Sydney Florczyk **McKenna Lusnar** **Annina Marullo**

We are also pleased to announce the winners of our \$750 Warrior Branch Volunteer Scholarship for 2017:

Macenzi Egelston

CORE Federal Credit Union is committed to supporting higher education. These scholarships, based on merit and financial need, are given in memory of Walter Bazydlo, longtime East Syracuse Minoa business teacher and CORE Federal Credit Union founder. He also served as treasurer of the Credit Union. We raise funds for these scholarships through raffles, our annual meeting fundraiser, and Credit Union funding. Over \$10,500 in scholarships were awarded this year.

The winner of this year's \$1,000 Constantine Marcoccia Scholarship is Macenzie Sternburg from Morrisville-Eaton School. We would also like to congratulate Annina Marullo, who has been awarded a \$500 scholarship through CORE from the New York Credit Union Association and a \$750 Statewide Scholarship. Congratulations to all of our winners!



Our 2018 scholarship winners: Back row: Tyler Hodge, Gerald Dexter III, McKenna Lusnar, and Austin Beers. Front row: Annina Marullo and Vanessa Luangaphay. Not pictured: Sydney Florczyk, Stephanie Malson, Owen Snyder, and Macenzi Egelston.

Graduates:

Is Your Wallet Prepared for Life After High School?



Whether you're heading off to college or into a new job, part of being prepared for this next phase of your life is having your finances in order.

Get Online



Check your balances, transfer funds, or pay your bills 24 hours a day, seven days a week with CORE's mobile apps.

Access Cash



Did you know that CORE offers the largest no-surcharge ATM network of any financial institution in Central New York with over 66,000 ATM's nationwide? This means that whether you're coming home from that new job or at college out of state, getting access to your cash couldn't be easier.

Deposit Funds



Need to deposit money into your account? In addition to payroll direct deposit, CORE also offers remote check deposit so you can use your Smartphone to transmit checks into your account from your home or dorm room without coming to the credit union.

Borrow Money



If you need a new car, your first credit card, or money for college tuition, CORE has flexible loans available with low interest rates.

Don't have an account? Stop in and find out how the credit union difference can make handling your finances convenient and cost effective.

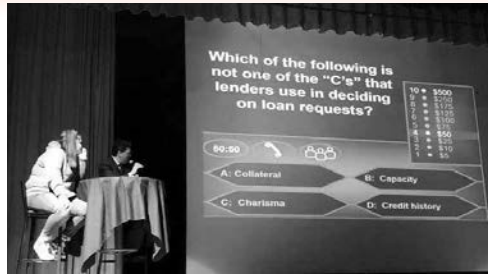
Role Reversal: Student Leaders Becoming Educators

What do Morrisville-Eaton, C-NS, and ESM high schools all have in common? They all have student leaders who are not only being educated in personal finance through CORE FCU programs but are taking what they've learned and teaching others.

At C-NS High School, students hosted a district wide "Spring into Savings" financial literacy event in May. The high school students created carnival style games, which all focused on teaching students in grades K-4 basic financial concepts. After successfully completing each game students earned play money and were able to write a check and cash it in for fun prizes.



C-NS high school student Olivia Massena plays Money Bingo with eager elementary students.



Game show host Bill Sweeney asks Cassidy Fidele a \$50 finance question during Spartan Millionaire.

At ESM High School students had the opportunity to cash in on their good savings habits and finance knowledge and be contestants on a financial literacy game show called "Spartan Millionaire." Patterned after the popular TV game show Who Wants to Be a Millionaire, students became eligible to be contestants on the show over the past few months by demonstrating good saving habits at the school's student run credit union, completing online finance quizzes, and attending after school finance seminars.

Students from the Warrior Branch, a student-run credit union at Morrisville-Eaton high school sponsored by CORE, became mentors for younger

students in the district. With all 6th through 8th graders in the auditorium, a team of Warrior Branch students delivered an interactive presentation on topics like distinguishing between needs and wants, finding ways to address even basic needs in more cost-effective ways, understanding the difference between price and value, learning basic budgeting techniques, and discussing the keys to successful goal setting. The presentation included an audience taste test, as well as a review of several popular TV ads to assess ways that advertisers are trying to influence our behavior.



M-ECS high school student and Warrior Branch Supervisor Macenzi Egelston talks with middle school students about the difference between needs and wants.

CORE Receives Financial Literacy Award

CORE Federal Credit Union recently received its ninth consecutive Desjardins Award for its work in promoting youth financial literacy from the New York Credit Union Association (NYCUA). The award was presented at the Association's Annual Convention in Saratoga Springs, NY in June 2018. CORE received the award for credit unions in the \$50 to \$150 million dollar asset size category.



Pictured above: Bill Sweeney, Karen Reardon, and Sandy Griffin receiving the Desjardin Award with NYCUA President Bill Mellin.

CORE is a leader in student financial literacy and opened the first student run credit union in Central New York at ESM high in 2005. In addition to sponsoring several student run credit unions at area high schools, CORE and its student leaders offer volunteer tax preparation services, adult education seminars, and a variety of other financial literacy programs designed to help students learn about personal finance.

Be ready for summer with a new phone! SNAP UP \$100

The SUMMER of HUNDREDS

LOVE MY CREDIT UNION REWARDS

Sprint works for me! Now with hulu