

# NewsNotes



CFCU is now  
Beginnings Credit Union

## Why has our name changed?

Since 1953, CFCU Community Credit Union has served as a source of financial strength, making a positive difference in the lives of members and communities throughout the Finger Lakes Region. However, in the decades since, the meaning of our acronym “CFCU” has evolved multiple times, causing confusion and diluting its power. It’s time we have a strong, unified brand that reflects the reality of who we are today, and shines light on our personal approach to banking.

## Why Beginnings?

Our new name, Beginnings Credit Union, communicates our commitment to connecting people with better financial opportunities that unlock everyday possibilities. Beginnings represents a bright new day for our credit union, while moving us into a future focused on empowering all people to achieve financial wellbeing.

## How does this rebrand benefit you as a member?

This rebrand is not just about a new look, it’s about improving your experience and strengthening our community impact. By ensuring that we are well-positioned to meet your evolving financial needs, we can continue growing together. We’re committed to improving and building an evolving future where anything is possible.

## What is changing?

You’ll see a new name, logo, and look everywhere our brand shows up. Our new website can be found at [beginningscu.com](https://beginningscu.com) and you will see updates with the new brand in digital banking, our branches, and advertising.

## What is NOT changing?

Our commitment to serving our communities and your everyday experiences. The products you use, the friendly faces at our branches, and all your important account information will remain the same. Our charter also remains unchanged and your deposits continue to be federally insured by the NCUA.

## Is the new brand going to affect my accounts, cards or passwords?

No. The new brand will not impact your account in any way. Your account numbers will remain the same and you will be able to continue using your cards and checks with the CFCU logo until they expire or run out. When it comes time to order new checks, follow the normal process and you’ll receive Beginnings Credit Union branded ones in return. As your cards reach their expiration date, you will be automatically issued your updated card with our new Beginnings Credit Union look.

## What about Digital Banking and CFCU More?

CFCU More will continue to serve as our digital banking platform, however with our new name, we’ll simply refer to it as Digital Banking or the Beginnings Mobile App. You’ll notice our new Beginnings look within the platform, but all of the capabilities and functions will remain the same. If you have automatic updates enabled on your mobile device, your app will automatically update. Otherwise you can go into your settings and move forward with the manual update. Either way you will not need to download a new app. You can also visit us online at [www.digital.beginnings.com](https://www.digital.beginnings.com). If you have our previous page bookmarked, you will be redirected to our new site. Please make sure to update your bookmark for easy access. All login information will remain the same.



# Beginner's luck begins here.

Open a Lucky Savers to be entered  
to win monthly cash prizes.



## Annual Meeting Recap

Thank you to our Board of Directors, staff, members, volunteers and community partners who attended the Annual Meeting on April 28th. Check out some of the highlights from our greatest successes this past year.

- Sponsored initiatives for over 90 local nonprofits including The NYS Bluesfest, Habitat for Humanity, YMCA, Special Olympics of New York, The Rev Theatre, YWCA, United Way.
- Successfully transitioned to a more comprehensive Digital Banking and Mobile App with an expanding library of services.
- Promoted successful products including New Start Checking and High Yield Checking.
- Offered a limited Money Market promotion with a six-month introductory period.
- Awarded CFCU checking account members with an exclusive 6-month Certificate Special, helping them earn more on their savings.
- Celebrated alongside 224 of our Lucky Savers winner members, who won an incredible total of \$36,100.



Held at the The Lookout at  
Hope Lake in Cortland



Cortney Lowie,  
Executive Manager



Lisa Whitaker, President & CEO  
Justin Glazman, CPA and  
Principal with Doeren Mayhew

## Upcoming Events

### Downtown Ithaca Summer Concert Series

Thursdays, June 5th–September 4th\*

5 PM – 8 PM, Bernie Milton Pavilion, Ithaca Commons

\*There will not be concerts on June 19th or July 17th

### Shred Days

#### Ithaca

Shops at Ithaca Mall  
40 Catherwood Rd., Ithaca  
Sat, July 26th  
9 AM – 12 PM

#### Waterloo

Tops Plaza Branch  
1959 US-20, Waterloo  
Sat, August 23rd  
9 AM – 12 PM

#### Cortland

Grand Union Parking Lot,  
3910 Route 281, Cortland  
Sat, September 6th  
9 AM – 12 PM

## Holiday Closings

### Independence Day

Friday, July 4th  
Saturday, July 5th  
All Branches closed

### Labor Day

Saturday, August 30th  
Monday, September 1st  
All Branches closed