

Consider Running for Our Board of Directors

We are currently recruiting for our Spring 2012 Board of Directors election. We'd love to have our members get more involved in Alternatives' strategic planning. A commitment to the Board involves a monthly meeting and joining two or more committees, which also meet monthly. Alternatives strives to accommodate each board member's schedules.

If you're interested, please send an e-mail to nominations@alternatives.org with a brief introduction of yourself, some background information, and why you're interested in joining. We look forward to hearing from you!

Art Gallery - Current and Upcoming Artists of the Month

December: Staff member **Becki Hawley** creates very festive hula-hoops, and provides a "how-to" clinic on hula-hooping as well!

January: **Sarah Ousley** creates selected works in oil and acrylic of familiar still lives and comfortable scenes.

RoundOff - Current & Upcoming Participants

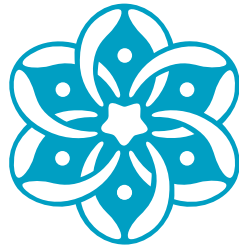
December: **Friendship Donations Network (FDN)** rescues nutritious food from area stores and farms that would be thrown away and redistributes it to our neighbors in need. Although Ithaca and Tompkins County are their priority; FDN reaches six area counties with their programs. Twenty-four hunger programs pick up donations of mostly fresh perishable food donated by area stores and farms. FDN distributes to many well-known programs, such as Loaves & Fishes and the Immaculate Conception food pantry, but food also goes to senior housing, low wage work sites, low income housing, rural trailer parks and youth programs.

January: The **Ithaca Childrens Garden (ICG)** is a charitable non-profit, grassroots organization with a mission to inspire youth and community stewardship of the natural environment through interactive garden-based learning and discovery. We are a three-acre public garden located on the Waterfront Trail, on Rt. 89 at the south end of Cass Park. We offer a variety of educational programs at the garden, as well as in schools and other venues throughout the community.

Together with the Ithaca Perinatal Loss Support Group, ICG is building a three-season Bulb Labyrinth Memorial Garden that will honor families in our community who have lost babies and children.

Featuring a variety of beautiful flowering bulbs and perennials, a wheelchair and stroller-friendly winding stone pathway, sculpture donated by local artisans, and an open space in the center with stone benches, the labyrinth will promote intimate interaction with abundantly blooming plant material, provide a unique community space for gathering, and contribute aesthetic beauty to the Ithaca Childrens Garden. The Childrens Garden plans to break ground in spring of 2012 and complete installation in the fall of 2012. The labyrinths first blooms can be expected to emerge in March of 2013.

Interested in either the Art Gallery or RoundOff program?
Please contact Suzanne: suzanne@alternatives.org.



125 N. Fulton St. Ithaca, NY 14850
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www.alternatives.org

Toll-Free Member Service877-273-AFCU
Fax607-277-6391
Fortune Teller607-273-4611 ext. 1
Balance Financial Counseling888-456-2227
Anytime LoanPhone866-529-8722

Alternatives CU@Home online banking:
www.alternatives.org
e-mail: afcu@alternatives.org

Debit Card (VISA), lost or stolen
800-554-8969

Credit Card (MC), lost or stolen
888-428-4721

Hours:
Tellers: Mon.-Fri. 9-3, Sat. 10-1
Drive-Thru: Mon.-Fri. 12-6, Sat. 10-1
New Accounts, Loans: Mon-Fri. 9-5

Board of Directors:
Bill Goodman, President
president@alternatives.org
Ian Schachner, Vice President
Kenny Christianson, Treasurer
Alison Christie, Secretary
Jim Fravil, Yvette Rubio, Peter McCracken, Kirtrina
Baxter, Kimberly Gazzo, Leslie Strebels, Leonardo
Vargas-Méndez

Supervisory Committee
supervisory@alternatives.org

Staff e-mail:
Any staff can be reached by e-mail:
fristinitiallastname@alternatives.org

Staff direct dial:
607-273-4611, Ext.:

Leslie Ackerman	423
Tolkyn Aidarova	413
Bob Anderson	446
Everett Boutillet	461
Mary Beth Bunge	416
Alison Cahill	442
Joe Catlin	472
Suzanne Cerquone	454
Carol Chernikoff	412
Tristram Coffin	417
Carrie Cohen	410
Kate Cottrell	471
Junito Cubero	439
Joe Cummins	429
Daleah Dent	462
Karl Graham	422
Kat Hauger	402
Becki Hawley	465
Leni Hochman	418
Larry Honigbaum	406
Renee Kern	469
Miroslav Knezevic	430
Brian Kunk-Czaplicki	409
Tierra Labrada	449
Courtney Lawrence	425
Lynn Lauper	407
Greg Lee	447
Eric Levine	421
Janet Mara	444
Micah Martorell	403
Rachel Minkiel	424
RuthAnn Noe	448
Anita Ocasio	457
Lenore Olmstead	470
Melissa Pollack	420
Amanda Rohrer	411
Reiley Schoen	414
Rebekah Scott	400
Joe Welch	453
Brendan Wilbur	445
Brian Zapf	459
Mary Ziegler	419

Consumer Loans721
Mortgage Rates850
Student Credit Union429



Alternative Currents

A publication for Alternatives Federal Credit Union members

125 N. Fulton St., Ithaca, NY 14850 • 607-273-4611

Winter 2012

Thanks to You, Alternatives Makes a Difference

The past year was another successful one for Alternatives. Our financial and community services reached more people than in any previous year. Lending to local business and homeowners increased dramatically to bring our loan portfolio to its highest levels to date. Since inception, Alternatives has now loaned over \$250 million, primarily to underserved borrowers in our community. Your Credit Union continues to be recognized throughout the growing industry of community development finance as a leader and innovator. Nationally, more people are turning to local financial institutions like ours that are accountable to the communities they serve. Locally, Alternatives is working to meet the growing financial needs of our region.

Our ability to make a difference is well documented. One thing that makes us different and keys our success is the participation and support of our volunteer Board of Directors. We are currently seeking new candidates to serve on the Board. Our Board Members are account holders at the Credit Union who volunteer to serve and are elected by their fellow members of Alternatives. They represent a variety of different backgrounds, but their shared enthusiasm for the mission of Alternatives distinguishes us from other institutions with paid directors who focus more narrowly on their bottom line. Perhaps your participation in one of our programs provided you with valuable insights that can benefit your fellow members? Perhaps you're just interested in building and preserving pathways for people to become better off financially? Even if you've never considered serving on a Board, your unique individual experience and perspective can shape our policies in ways that ensure alignment of our activities with the needs of people in

our area. If you would like to help your Credit Union grow and prosper as a volunteer Board member, we encourage you to let us know by sending an e-mail to nominations@alternatives.org.

As a new year begins, we can look forward with excitement to the prospect of making a greater difference in 2012. In the coming year we plan to implement a new core technology system, which will provide us with a much more robust operating infrastructure so we can serve you better. As a result of this enhancement, we will be able to offer more convenient electronic and mobile access to make members' lives easier. In the years ahead, this increased capability will enable us to work toward our vision of expanded coverage and impact. However, many outreach efforts are already underway. This year we will offer a new volunteer tax preparation site in Groton. Our members in Trumansburg can expect the placement of a new ATM there shortly. We are also considering new features and services to provide you with more options for managing short term cash needs. Finally, in response to the continued need for investment in local business, we will consider new strategies for attracting and retaining capital to support the local economy.

As we embark on new and exciting initiatives that will keep us vibrant and viable for many years to come, we remain fully grounded in the belief that we are a financial cooperative created not for profit, nor for charity, but for service. With that thought in mind, we'd like to express our pride and appreciation for the opportunity to serve you, and wish you a Happy, Healthy and Prosperous New Year.

Feel Secure with a One-Year Loan

If the holidays were more expensive than needed, or you need some extra cash to get you through the winter and/or tax season, consider our One-Year Loan, with rates (as low as 7.50% APR) that are much lower than most credit card rates. The maximum amount to borrow is \$5,000 and you pay the loan off in 12 easy payments!

Apply online or call our Anytime LoanPhone at 866-529-8722.

http://www.alternatives.org/opportunity_lending.html

Credit Card Processing

If you are a merchant that accepts credit cards, Alternatives offers merchant card services in partnership with Priority Payment Systems. Members who've made the switch have been pleased with this provider because prices are competitive and service is excellent.

Call a Member Service Specialist if you are interested in learning more. 273-4611, and press "2" for Member Services.

Paying Old Debt

If you would like to pay an old debt, but do not know where it is, you may be able to locate the current holder of the debt by checking your credit report (which you can get for free once a year from www.annualcreditreport.com). There may be multiple listings for the same debt – see which agency has the most recent report date. You can also call the original creditor and ask where they sent it. Once you find the agency that you believe holds your debt, send them a letter asking them to verify that they have it. After they do, you can negotiate a payoff. Collection agencies are often willing to settle for less than the full amount owed if you pay a lump sum.

Looking for more advice on debt repayment or other financial topics? As a benefit of your Alternatives membership, you have access to BALANCE, a free

financial education and counseling service. Their certified counselors can answer your questions, review your credit report, and help you create a budget. Call 888-456-2227 or visit www.balancepro.net for more information.

Student Credit Union Updates

Our nine student credit union branches are open and collecting an average of 160 deposits per week. That's a 25% increase from last year!

We would like to thank all our 45 adult volunteers and 24 student volunteers for making our school branches possible.

Adults

Mrs. Denise Lee
Carig Fueher
Kristin Baker
Mary Cole
Paula Kilts
Debbie Whitehead
Laurie Shaver
Michele Eells
Kaisheng Hu
Rebecca Mueller
Myra Hubbell
Meadow Petersen
Meredith Metzler
Robin Atkin
Kindra Bell
Jane Cullings
Julie Nowlan

Steve Doria
Craig Duncan
Rich Stedman
Craig Cummings
Laurie Hill
Dan Cogan
Sheri Lazarus
Betta Fisher
Connie Park
Lars Angenent
Maria Davidis
Jean-Luc Jannink
Johannes Lehmann
Masayo Scully
Tom Scully
Peter McCracken
Deborah Corey

Students

Roman Predmore
Dean Zervos
Alexis Clavel
Matthew Palmer
Owen Haines-Burnham
Sam Scott
Jack Cecere
Reilly Donovan
Indigo Kane
Glen Cullings
Joya Sepos
Owen Cummings

Zoe Hill
Fritz Marohn
Beth Duncan
Mae Conuel
Serenity Dixon
Holden Lazarus
Sidonie Lazarus
Matt Luby
Julia Wallace,
Atira Glenn-Keough
Anna Ward
Aviv Hilbig-Bokaer

Upcoming Business CENTS workshops:

Please visit http://www.alternatives.org/cents_seminars.html for more info, or call Alison at 216-3442.

Marketing with Facebook & Twitter (Social Media 101) - January 13

It's back! Learn to use Social Media like a marketing wizard.

Introduction to Marketing - January 25

Got a great product or service, but need some of the basics of marketing concepts, advertising, brand strategies and the like? This workshop might be the perfect place to start...

Business Tax Tune-Up - February 9

Time's flying, and before you know it – Tax Man will be knockin!

Getting Found Online (Search Engine Optimization SEO) - February 10

So your website is awesome... but is anyone finding it? Join us to learn how to make that happen!

Intro to Entrepreneurship - February 22

Think you might want to start a business or work for yourself? This workshop will show you what it takes...

News from the Young Entrepreneurs Program

The Young Entrepreneurs Program has lots of exciting things going on these days! We are working with four different programs currently: the track team at GIAC, the Cornell Cooperative Extension 4-H students at West Village, the new Bright Futures Program, Inc. at Beverly J. Martin Elementary school and soon the Pre-Teen Program at GIAC. We couldn't be more excited to work with such energetic students!

Free Tax Preparation Program – Open Soon!

Don't pay high fees to get your own refund. If you are single and earn less than \$30,000 or a family earning under \$50,000, we can prepare your Federal and State Income Tax Returns.

MAIN LOCATION — Alternatives Federal Credit Union

WHEN: January 17 - April 14, 2012
TIMES: Tuesdays: 10:00 - 1:00 PM, and 3:00 - 8:00 PM
Wednesdays & Thursdays: 3:00-8:00 PM
Saturday: 10:00 AM-2:00 PM

DRYDEN TOWN HALL — 93 E. Main St.

WHEN: February 4 & 18, March 3, 17 & 31
TIME: 10:00 AM - 2:00 PM.

BROOKTONDALE COMMUNITY CENTER — 524 Valley Rd.

WHEN: February 6 & 20, March 5 & 19, April 2
TIMES: 5:00 - 8:00 PM

GROTON — Location and times are TBD

For general information, please call **216-3443**. To make an appointment, please call **2-1-1**. If you live outside Tompkins County, call **877-211-8667**.

Holiday Closings

We will be closed:

Monday, January 16: Martin Luther King Jr. Day
Monday, February 20: Presidents Day

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or Twitter: @AlternativesFCU