

CUJourney



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A MESSAGE FROM OUR CEO

As we enter the summer season, I would like to take this opportunity to thank you for your continued trust and loyalty to our credit union. Your support enables us to fulfill our goal of providing accessible, responsible, and member-focused financial services.

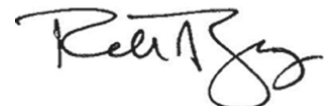
The first half of 2025 has been marked by steady growth and important progress. We've introduced several enhancements including our new Interactive Teller Machines (ITMs) at our Wayne Street drive-thru and Allegany branch—designed to provide greater convenience and value to you. We celebrated the opening of our newest branch in Bradford by offering some great loan rates and were thrilled with the loan activity these specials generated. In addition we welcomed over 700 new credit union members for the period March 1 – May 31.

Looking ahead, our focus remains on delivering financial solutions that support your goals, whether you're planning a summer getaway, making home improvements, or investing in your future. We are also deepening our commitment to the community through upcoming outreach programs and member-exclusive events. Our approaching summer events include our Outdoor Family Movie Night, Member Shred Day, and Member Appreciation Days. Check out the dates and times in this edition of our CUJourney Newsletter. We're looking forward to seeing you at these events!

In this edition, you'll also find details about our student loan options as well as the winners of our 2025 scholarships. Congratulations to all the scholarship recipients! We wish them great success in their future educational pursuits!

As always, our team is here to assist you. If there is any way we can better serve you, please don't hesitate to reach out.

Wishing you a safe and enjoyable summer!



Richard Yeager – CEO

Paying For College Made Simple

Fund Your Future with High Point FCU!

Our Student Choice private lending solution features:

- Zero origination or prepayment fees.
- Lower interest rates.
- Simple one-time online application.
- Deferment of principal and interest while in school
- Flexible repayment terms.
- Convenient line of credit structure.





SHRED DAY

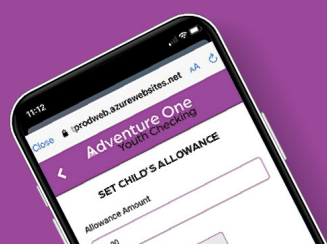


Thursday, July 10th, 11am – 2pm
Wayne Street Parking Lot

Limit 5 boxes
per member

The First Steps Toward Peak Financial Freedom

Adventure One Youth Checking



Download today & discover our in-app features



STAY ALERT Financial Scams Surge During Summer

As the temperatures rise, so does scam activity. Summer is a prime season for financial scams, with fraudsters exploiting everything from vacation plans to home improvement projects. Whether you're traveling, taking on seasonal work, or simply enjoying more time online, it's important to stay vigilant.

Top Summer Scams to Watch Out For

1. Vacation Rental Scams

Scammers create fake listings on reputable sites, offering beautiful vacation homes at unbeatable prices. After receiving your deposit, they disappear—leaving you with no place to stay and no way to recover your money.

How to protect yourself:

- Book through trusted platforms with verified reviews.
- Never wire money or pay with gift cards.
- Confirm the rental exists by calling the property manager or looking it up through local real estate databases.

2. Home Improvement Scams

Summer is peak season for home repairs and yard work, and scammers know it. Fake contractors offer cheap services, demand upfront payment, and vanish before any work is done—or do shoddy work and overcharge.

Protective tips:

- Always ask for licenses, references, and a written contract
- Don't pay more than a third upfront.
- Be wary of door-to-door offers and pressure tactics.

3. Travel Deal Scams

Too-good-to-be-true airline tickets, cruise packages, or all-inclusive resorts are often bait for phishing schemes or hidden fees. Scammers lure victims with flashy ads and false promises.

Watch for:

- Deals that require immediate payment.
- Vague or missing contact information.
- Requests for sensitive info like your passport or credit card over unsecured channels.

4. Seasonal Job Scams

Students and job seekers often fall victim to fake job listings that steal personal data or trick them into paying for "training" or background checks.

Stay safe by:

- Applying through official company websites or reputable job boards.
- Never paying to apply or start work.
- Researching the company and reading online reviews.

General Red Flags

Unsolicited phone calls, emails, or texts asking for personal information.

High-pressure tactics urging you to "act now."

Requests for payment via wire transfer, cryptocurrency, or gift cards.

Poor grammar, fake logos, or suspicious URLs.

Summer should be a time for fun and relaxation, not financial stress. By staying informed and cautious, you can outsmart scammers and keep your money safe.



**Summer
2025**

LOCATIONS & HOURS

Main Branch

1201 Wayne St.
Olean, NY 14760

LOBBY HOURS:

M & F 9:00am – 5:30pm

T – Th 9:00am – 4:30pm

DRIVE THRU HOURS:

M – F Drive thru 9:00am – 5:30pm

Sat Drive thru 9:00am – 12:00pm

North Clark St Branch

206 N Clark St.
Olean, NY 14760

Allegany Branch

180 W Main St.
Olean, NY 14706

Portville Branch

160 S Main St.
Portville, NY 14770

Bradford Branch

1035 E Main St.
St. Bradford, PA 16701

LOBBY HOURS:

M & F 9:00am – 5:30pm

T – Th 9:00am – 4:30pm

DRIVE THRU HOURS:

M – F Drive thru 9:00am – 5:30pm

**Journeys
start here.**

CONGRATULATIONS

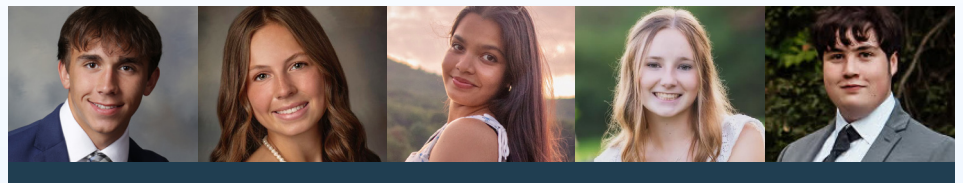
2025 SCHOLARSHIP WINNERS!

High Point Federal Credit Union has granted \$2,500 in college scholarships to five high school seniors to assist them in funding their higher education.

The recipients, who are members of High Point FCU, were selected based on their exceptional academic and extracurricular accomplishments.

Richard Yeager, CEO, spoke about how meaningful it is each year to meet the scholarship recipients and celebrate their hard work and potential. He shared that these moments truly reflect the credit union philosophy of 'people helping people', a reminder of the impact that comes from supporting one another and investing in our communities.

The high school seniors who were honored with the scholarships include Sullivan Hoffman and Molly DeRose from Olean High School, Ipshita Patra from Allegany-Limestone High School, Cloey Larabee from Cuba-Rushford High School, and Christopher Osgood from Portville High School.



MEMBER APPRECIATION DAYS

**Free lunch will be served to
members 11am – 2pm**

- Thursday, August 7th – Wayne Street
- Thursday, August 21st – Portville



Holiday Closings

Friday, July 4th – Independence Day

Monday, September 1st – Labor Day

