



Journeys  
start here

Winter 2025



**CUjourney**

## **A MESSAGE FROM OUR CEO**

As winter settles in and we prepare to welcome a new year, I want to take a moment to reflect on what we've accomplished together and share some exciting updates about the road ahead.

First, thank you for your continued trust and membership. This season often encourages us to pause and focus on what matters most—family, community, and stability. At the credit union, those values guide every decision we make. Whether you're planning for upcoming holiday expenses, setting financial goals for the new year, or simply looking for guidance during uncertain times, our team is here to support you.

I am also pleased to share an important milestone in our credit union's journey. In early December, it was voted to approve a merger with Cattaraugus County Employees Federal Credit Union (CCEFCU), a well-respected institution that has served its community with care and dedication. This merger is a partnership built on shared values and a shared commitment to member service. The merger will be finalized throughout the upcoming weeks with a scheduled live date of January 20, 2026, when CCEFCU will officially open their doors as High Point Federal Credit Union.

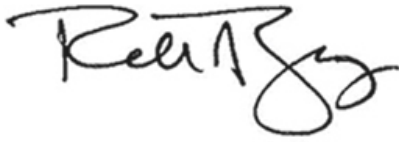
For you, our members, this means more opportunity for in-branch services and continued financial strength while preserving the cooperative spirit that defines who we are. Over the coming weeks, we will work closely with the team at CCEFCU union to ensure a smooth transition. As always, we will keep you informed of any important details regarding the merger.

As you're planning for the holidays, I encourage you to take advantage of our Holiday Loan Special and Shop Local Program. I want to remind you to stay diligent during the holidays, as financial scammers often use the busy season to trick people into sharing personal or banking information. You'll find more information about these types of scams within this issue of the CUjourney newsletter. Also, please take note of our holiday hours to plan accordingly when visiting our branches.

Looking ahead to the new year, we are excited to introduce new digital tools and member benefits designed to make managing your finances easier. We remain committed to

offering competitive rates, personalized service, and the peace of mind that comes from banking with an institution that puts members first.

On behalf of our entire staff and Board of Directors, I wish you and your loved ones a warm, safe, and joyful holiday season. Thank you for being a part of our credit union-and for making our community stronger together.



Richard Yeager, CEO



### DECK THE HALLS - WITH A HOLIDAY LOAN!

Borrow up to **\$1,500** with rates as low as **5.99%APR\*** or borrow up to **\$2,500** with rates as low as **6.99%APR\***

**APPLY NOW!**



### **Stay Alert: Common Financial Scams to Watch For This Holiday Season**

The holiday season is a time for celebration, generosity, and connecting with loved ones-but unfortunately, it's also a time when financial scams become more common. Scammers know people are busy, shopping more, and often feeling rushed, which makes it easier for them to slip in fraudulent messages, fake offers, and convincing impersonations. Staying informed is one of the best ways to protect yourself and your finances.

[\*\*LEARN MORE\*\*](#)

# Shop Local Earn Double!

Use your High Point FCU Visa Rewards Credit Card November 26th – December 31st at any local merchant and receive double Rewards points on your purchase!\*

Redeem points for Cash Back,  
Gift Cards or Travel!\*\*



**High Point**  
FEDERAL CREDIT UNION

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MEMBER APPRECIATION DAYS  
**THANK YOU!**





## HOLIDAY HOURS

### Christmas Eve:

Wednesday, December 24th  
9:00AM – 12:30PM

### Christmas Day:

Thursday, December 25th  
Closed

### Day After Christmas:

Friday, December 26th  
10:30AM – 4:00PM

### New Year's Eve:

Wednesday, December 31st  
9:00AM – 3:30PM

### New Year's Day

Thursday, January 1st  
Closed

## LOCATIONS & HOURS

### 📍 Main Branch

1201 Wayne 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.  
Bradford, PA 16701

### Coming Soon!

### 📍 Little Valley Branch

100 Fair Oak St.  
Little Valley, NY 14755

#### LOBBY HOURS:

M & F 9:00am – 5:30pm

T – Th 9:00am – 4:30pm

#### DRIVE THRU HOURS:

M – F 9:00am – 5:30pm

Sat (Wayne St.) 9:00am – 12:00pm





# High Point

FEDERAL CREDIT UNION

**www.highpointfcu.com | 800.854.6052**



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