



Welcome to our **84th** Annual
Dinner & Meeting 

**March 27,
1940**

**May 11,
2024**



- Please be in your seat by **6:00pm** for dinner.
- The **bar will be closed** during dinner until 7:00pm.
- **Soda and coffee** are located to the right of the buffet.
- **Restrooms** are located behind the bar.

The meeting will begin shortly.

**March 27,
1940**

**May 11,
2024**

83rd Annual Meeting Agenda



Welcome

Kelly Rhinehart, President

Blessing

Anthony Gonzalez, Dunkirk MSR

Dinner by Chautauqua Suites

Declaration of Quorum

Darlene Barney, Secretary pro tem

83rd Annual Meeting Minutes

Brittney Quattrone, recording Secretary

Moment of Silence

Kelly Rhinehart, President

Nominating Committee Report

Lori FitzPatrick, Chairperson

Treasurer's Report

Maureen Langebartel, Treasurer

Supervisory Committee Report

Karen Bifaro, Chairperson

Scholarship Presentation

Julie Brown, HR Manager

President's Report

Kelly Rhinehart, President

CEO/Manager's Report

Kelly Haaksma, CEO

Unfinished Business

New Business

Adjournment

Prize Auction

Entertainment by Synergy Entertainment!

Welcome New Members!

ages 19+

May 2023 - April 2024

DAMIEN A. NAOMI A. BRIDGETTE A. PIERRE A. STACY A. TATIANA A. GILBERTO A. FRANCISCO A. DONALD A. MARSHA A. MARSHA A. BECKY A. THOMAS A. KATHLEEN A. JAYSON A. JESUS A. CHARLENE A. CYNTHIA B. ANDREW B. MARTIN B. GREG B. JONATHAN B. JEROME B. ARTHUR B. HARLEY B. ISABELLA B. JAMES B. AMANDA B. CAROLINE B. MAMIE B. MARK B. KELLY B. JESSICA B. TRAVON B. LAURA B. ROBERT B. MELINDA B. BRIAN B. PATSY B. ALEXIS B. PAMELA B. JULIA B. KATHLEEN B. BRAYDEN B. EDWARD B. DONNA B. MICHAEL B. JORDIN B. JASON B. DAVID B. PATRICK B.	ORLANDO B. REBECCA B. JAMES B. MARTHA B. JOSE C. YVONNE C. ASTRID C. KATHERINE C. KARLI C. ABIGAIL C. TREVIN C. RUSSELL C. KELLY C. EFRAIN C. ULRIKA C. JASMINE C. ALYSSA C. WILLIE C. BRYCE C. CHRISTOPHER C. LAURA C. CARRIEE C. CALEB C. HOPE C. LINDSAY C. DAMON C. NATASHA C. SHANE C. CARTER C. ERIN C. ADRIAN C. HARLEY C. JADYNE C. TROY C. CATIRIA C. ELIMARIES C. DAVID C. COLTON C. CHRISTOPHER C. VANESSA C. EVELYN C. RUYSDAEL C. CHARLES C. ASHLEY C. ALLISON C. KENNETH C. LISA D. ARTHUR D. DEBORAH D. NATALIE D. JESSI D.	SHAUNQUILLA D. SHANNON D. RENEE D. SAVIA D. JAVIER D. BETTY D. JULIE D. DANIEL D. MICHAEL D. NICHOLAS D. WAYNE D. JUAN D. ALEXANDER D. TIMOTHY D. CHRISTOPHER D. MACKENZIE D. MARION D. DONALD D. JILLIAN D. STEPHANIE D. SAMANTHA D. PAIGE D. LINDA E. DAVID E. RICKY E. TODD E. JORDAN E. HANNAH E. GARY E. PATRICIA E. NEFTALY E. TERESA E. CARRIE E. JOSEPH F. NICOLAS F. LINDSEY F. BOBBI F. SARAH F. BRANDOM F. EDWIN F. BRANDON F. KATHLEEN F. PAMELA F. STEVEN F. AARON F. ALEXANDRIA F. TIMOTHY F. MATTHEW G. CHAD G. WILFREDO G. DAVID G.	MORGAN G. MICHELLE G. TARA G. TERRENCE G. MISCHELLE G. MINERVA G. KASANDRA G. MATTHEW G. DENNIS G. ROBERT G. DANIELLE G. ROBERT G. MARK G. SARAH G. CODY G. JOSEPH H. TYLER H. JOHNNY H. JULIE H. LAURIE H. SHERYL H. RICHARD H. PATRICK H. MICHAEL H. RAYMOND H. WALDO H. SHAWN H. MICHELLE H. BRANDON H. TORI H. RICHARD H. WILLIAM H. JULIO H. NICHOLAS H. JAMES H. RAYMOND H. RITA H. BILLY H. SHAKIRA H. ANDREW H. MICHAEL H. CARRIE H. DANIEL H. JOSEPH H. SAHNIAA H. NICOLE H. ROBERT I. JOANN I. SHARON I. JASMINE J. MARIAH J.	TIMOTHY J. SHIRLEY J. JAIMAN J. JAYMIE J. JEFFREY J. CHAZE J. QUINN J. MELISSA J. MATTHEW J. ASHLEY J. EMMALEE J. ROBERT J. CHRISTINA K. JOHN K. PAULA K. JACOB K. ZACHARY K. GARRETT K. RENYA K. RYLEAH K. DONNA K. BEVERLY K. ARTHUR K. STACEY K. JANE K. TRISTAN K. JACOB K. JACK L. JAMES L. NIKLAS L. TAYDEM L. RYON M. COLTON L. JULIE L. PHILLIP L. JAMES L. JAMES L. GABRIEL L. STARASIA L. GRIFFIN L. DONNA L. NORMAN L. ANDREW L. MICHAEL L. SEAN L. SANDRA L. MARCOS L. TAWNIA L. TIMOTHY L. BRIAN L. BRITTANY L. WILLIAM L.	JORDAN L. CHARLIE L. DAWN L. CRISTIAN M. BRANDON M. MICAH M. ZACHARY M. RICHARD M. RHONDA M. EMERILAN M. CELESTE M. ABIGAIL M. COLBY M. DEAN M. JUSTIN M. DAVID M. VIRGEN M. ENRIQUE M. JACQUELYN M. TIMOTHY M. JORDYN M. BABETTE M. KRISTIN M. CARMEN M. NINA M. ELLA M. GARY M. JOSE M. YARIMAR M. YANELEEN M. PARISH M. RYON M. AMANDA M. BRYANT M. STEPHANIE M. NATHAN M. MICHELLE M. PETER N. MARIA N. DEBRA N. SANDRA N. CAL N. CRAIG N. XOVIER N. STUART N. NADINE O. CLAIRE O. RANDALL O. JENNIFER O. JULIA O. ALYSSA O.	JULIAN O. VANESSA O. RODNEY O. JAMES O. EVELYN O. VIRGINIA O. XAVIER O. NATHANIEL O. ZAVON O. BRADLEY O. REBECCA O. KRISTINA O. RONALD P. KATHRYN P. HEIDI P. KELLI P. MAURICE P. ALBERTA P. ELLIE P. SARA P. JOHN P. KELLY P. TY P. NICHOLAS P. AMBER P. LINDA P. KRISTINE P. CHEYANNE P. LARRY P. NICHOLAS P. HANNAH GRACE P. SAM P. DARYL P. GIANNA P. CHRISTOPHER P. JENNIFER P. BROOKLYN P. BRADY P. ZORILYN Q. CHAD R. RODGER R. DIXIE R. CAROLYN R. HANNAH R. DUSTIN R. SAMANTHA R. CLARK R. ROBERT R. VALERIE R. SAMUEL R. MEGAN R.	ISABELLE R. SAMUEL R. JOSEPH R. NELLYANE R. RAFAEL R. DAVID R. HECTOR R. JORGE R. JERRY R. WILFREDO R. YANIDIA R. SOLIMAR R. LUIS R. JADEN R. BROOKE R. ALBERT R. MARY R. YADIELIZ R. MICHAEL R. MARIA R. YADIEL R. JOSEPH R. ANGEL R. RAUL R. DANIELLE R. RHEANNA R. MAYA R. THOMAS R. ALAN R. SHEILA R. ROBERT R. JEFFREY R. APRIL R. CHERYL R. GRACE S. HEATHER S. JOHN S. LUIS S. VICTOR S. NATASHA S. TANIA S. LUCIA S. PABLO S. ELISEO S. KAYLA S. TABITHA S. JESSICA S. DARLENE S. JOSHUA S. CHANNON S. KENDRA S.	MERIZA S. LESA S. RENEE S. BRAYDEN S. BRENDAN S. TANYA S. AUSTIN S. NICOLE S. CHARLES S. JENNIFER S. MEGAN S. GARTH S. JACK S. LORI S. JASON S. TIMOTHY S. RANDY S. MELLISSA S. STEVEN S. NANCY S. JESSE S. VIRGINIA S. JAMES S. REBECCA S. GARRY S. TYLER S. MEGAN S. NEYSHKA S. EDGAR S. GIULIA S. MICHELE S. ROY S. JESSE S. STEPHANIE S. TABATHA S. WILLIAM S. JAY S. TAMMY S. DANIEL S. BRETT S. FOREST S. SCOTT S. HARLEY S. CARL S. LESLIE T. ETHAN T. JESSICA T. JAMARI T. JESSICA T. JOHN T. DANIEL T.	STACEY T. KARINA T. RANDY T. JEFFREY T. MERRY T. ALEX T. NANCHESKA T. LUIS T. JOSEAN T. HECTOR T. DAKOTA T. JACOB U. DARRIN V. JAYDEN V. MAGGIE V. CRYSTAL V. KIMBERLY W. DENNIS W. GERALD W. TAMMY W. SASCHA W. MARK W. ANGEL W. MARK W. BRIENNA W. NICHOLAS W. KATELYNN W. MATTHEW W. KIMBERLY W. JAMES W. MARK W. PATRICIA W. JAMES W. JENNIFER W. MICHELE W. BRANDON W. MICHAEL W. PATRICIA W. RANDY W. JORDAN W. WILLIAM W. JOY Y. JAMES Y. AARON Y. PAUL Y. KAYIN Z. THOMAS Z.
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Proudly serving our Members and Community Since 1940!



Welcome Youth Members!

May 2023 - April 2024

ALINA A.	WATSON G.	HAZEL G.	LYDIA K.	KARLEY M.	IZAEL R.
HALEY A.	YULEISY C.	EMME G.	MAREN K.	REYNALIZ N.	ANTHONY R.
RYKKER B.	JESUAN C.	JASMINE G.	CALLIOPE K.	KEEGAN N.	CONNOR S.
J'VION B.	JONIEL D.	AUSTIN G.	MAY'LANI L.	ALEXANDER N.	MALCOLM S.
MADISON B.	JOSHUA D.	JASMINE G.	ATHENA L.	HANNA O.	DELANIE S.
LILY B.	LUKAS D.	CHARLOTTE H.	GREYSON L.	JONATHAN O.	JESSICA S.
MATHYUS B.	DRAKE D.	KALLIERAE H.	MADISEN L.	SERENA O.	ERIN S.
AALIYAH B.	ADDISON D.	ATHENA H.	CLARK L.	JULIEN P.	EASTON S.
LEILANI B.	ORION D.	JACKSON H.	EVERETT L.	VIVYANNE P.	PATIENCE S.
CARLEY B.	DONOVAN D.	JOSEPH H.	MICHAEL L.	TEAGAN P.	AUGUSTINE S.
ZOEY B.	ISABELLA D.	KAHMARA H.	HANNAH M.	LUMEN P.	ACAI S.
JAXON B.	CADENCE D.	ARABELLA H.	PRESLEY M.	JOSEPH P.	STEVEN T.
GIAVONNA C.	DECLAN D.	JEREMIAH J.	ANTHONY M.	BENTLEY P.	NICHODEMIUS T.
JAMES C.	MAVERICK D.	COLLIN J.	BRADY M.	SOPHIA P.	CLINTON T.
KARI C.	HAZEL F.	DEANNA J.	JAYDEN M.	RYAN P.	DAVION W.
HAYDEN C.	JEGIAS F.	EMMA J.	FLORA M.	OLYVIA P.	STERLING W.
CORBIN C.	AMILA F.	ANA K.	LAYLA M.	HAZEN P.	ROMAN W.
CHESTER C.	ASHLEY F.	BREANNA K.	KEANNAH M.	HANNAH R.	

Proudly serving our Members and Community Since 1940!



Declaration of Quorum



Greater Chautauqua Federal Credit Union 83rd Annual Meeting Minutes

Kelly Rhinehart, President, welcomed everyone to the 83rd Annual Meeting on June 10, 2023 at The Double Tree in Jamestown at 7:06pm. He introduced himself and proceeded to welcome all of our New Members from May 2022 – April 2023. He then called the meeting to order at 7:29 pm.

Darlene Barney, Secretary pro tem, certified a Quorum was present and Kelly Rhinehart continued with the meeting. A motion was made by Amy Stroebel and seconded by Darlene Barney to dispense with the reading of the 2022 meeting minutes. All said aye and the Minutes were accepted as submitted.

A moment of silence was called by Kelly Rhinehart to remember the members who have passed from May 2022 – April 2023. In memory of each deceased member, a donation was made to the JVK Scholarship Fund.

Kelly Rhinehart continued on to list the nominees for the Board of Directors (in alphabetical order): Jim Kianos (incumbent), Tammy McCool (incumbent), and Tracy Pierce (incumbent). Since there were 3 positions available on the Board of Directors and 3 nominees there was no need to hold a voting election. Motion was made by Darlene Barney to accept the Nominating Report as given and seconded by Amber Conklin. All said aye and they were accepted as given. Kelly Rhinehart made a motion for Kelly Haaksma, CEO, to cast one vote in favor that all incumbents were retained for the Board of Directors, seconded by Brian Coffaro. After a voice vote was cast, the motion carried.

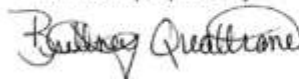
The following reports were accepted as read or submitted:

- The Treasurer's Report was given by Maureen Langebartel, Treasurer
- The Loan Officers Report was submitted by Lori FitzPatrick
- The Supervisory Committee report was given Supervisory Chairperson, Karen Bifaro
- The 2023 Scholarship Report was given by Julie Brown. Kelly Rhinehart congratulated the scholarship winners while thanking the parents and families for their continued support.
- The CEO's Report on the rise of fraud and scams was given by Kelly Haaksma, CEO
- The President's Report was given by Kelly Rhinehart, President

With no unfinished or new business, a motion was made by Maureen Langebartel and seconded by Amy Strobel to adjourn at 8:12 pm. Kelly Rhinehart closed the meeting.

5 gift cards were under seats and 4 were found during the meeting. 13 large auction items were given away.

Submitted 6/13/2023 by



Brittney Quattrone | Recording Secretary
Greater Chautauqua Federal Credit Union

Let us take this time to remember the Members who have passed on with a moment of reverent silence.

June 2023 - April 2024

Joan Johnson	Janet Anderson	Lynn Austin	Bridgette Stenstrom
Sylvia Devers	Donna Brown	Walter Jusko Jr.	Richard Miller
Naomi Wiler	Mary Berndt	Paul Cable	Catherine Farrar
Albert Larson	Carolyn Mathis	Shirley Mancuso	Elaine Thomas
Michael Bartok	Dale Johnson Sr.	James Dingman	Carol Dipirro
Michael Mawhir	Lois Freeman	Michael Moore	Michael Mawhir
Monserrate Silva	Christopher Freeman	Donald Brisky	Pauline Johnson
Nancy Moynihan	Loretta Rider	Fannell Leeper	Bonnylin Thompson
Steven Lundsten	Fredrick Ellis	Mary Ann Tonkin	Noretta Reynolds
Michael Skubis	Charles Dankert	Christopher Welka	Lester Frost Jr.
Frank Davis	Mirian Montanez	Rick Serra	Jody Armeli
Clifford Barnes	Elma Spacht	Roberta Doud	Lana Austin
Ronald Simpson	Carol Kuwik	John Cournean	Robert Cash
Julian Niedbalski	Kathleen Peterson	Lawrence Keppel	Patricia Hill
Michael Giambellucca	Jack Rudy	Patricia Lewis	James Leach
Thomas Dascenzo Sr.	Michael Krystofiak	Melinda Wilmot/Dudek	Joseph Latone
Neal Robinson	Mary Carlson	Maria Cheverez	Joyce Marucci
Dawn Cunningham	Richard Shaver Jr.	Kenneth Mourer	Harold Carson
Mark Daniels	Faith Diblasi	Donald Brisky	Cathy Stull

In Memory of each Member, Greater Chautauqua FCU made a donation to the JVK Scholarship Fund.

Board of Director Nominees

*Thank You
for accepting nomination.*



Ken Burnett
(incumbent)



Brian Coffaro
(incumbent)



Maureen Langebartel
(incumbent)

Treasurer's Report

Greater Chautauqua FCU Financial Summary as of 12/31/2023.

The Credit Union closed out the year with

- 9591 in Total Members!
- \$80.8 million in Shares & Deposits!
- \$39.5 million in Loans!
- \$91.6 million in Assets!

- Earned \$4.9 million from Loans, Investments, and Fees
- Operating Expenses totaled approximately \$3.3 million
- \$133,900 was expensed out to cover Loan Losses
- GCFCU paid out \$618,237 to our members in Dividends

After all expenses and dividends were paid,
our net income resulted in \$816,270

2023 GCFCU Total Gross Income



The pie chart above shows the impact member borrowing has on the credit union's income. Loans account for 45% of our total income which is then returned to our members in the form of lower loan rates, dividends on savings, and outstanding products and services! The credit union continues to provide a safe, convenient place to save and borrow with competitive rates and personal service suited toward your specific needs.

Treasurer's Report continued

Statement of Financial Condition & Annual Budget

Balance Sheet	<u>2022</u>	<u>2023</u>	<u>2024 Budget</u>
<u>Assets</u>			
Cash and Cash Equivalents	\$ 1,216,000	\$ 1,395,159	\$ 1,395,000
Total Loans	\$ 35,076,000	\$ 39,482,422	\$ 41,562,000
Allowance for Loan Loss	\$ (312,000)	\$ (383,212)	\$ (383,000)
Investments	\$ 51,160,000	\$ 47,356,854	\$ 48,043,000
Other Non-Earning Assets	\$ 1,118,000	\$ 1,053,357	\$ 1,376,000
Property & Equipment	\$ 2,895,000	\$ 2,744,868	\$ 2,588,000
Total Assets	\$ 91,153,000	\$ 91,649,448	\$ 94,581,000
<u>Liabilities</u>			
Reg Shares, Clubs, IRAs, & HSA's	\$ 46,005,000	\$ 43,813,294	\$ 44,263,000
Share Drafts / Checking	\$ 13,682,000	\$ 13,892,105	\$ 14,577,000
Money Market Accounts	\$ 9,865,000	\$ 9,890,732	\$ 10,403,000
Share and IRA Certificates	\$ 13,561,000	\$ 15,176,332	\$ 15,754,000
Borrowed Funds	\$ -		
Other Liabilities	\$ 89,000	\$ 110,105	\$ 110,000
Net Worth	\$ 7,951,000	\$ 8,766,880	\$ 9,474,000
Total Liabilities & Net Worth	\$ 91,153,000	\$ 91,649,448	\$ 94,581,000
<u>Income Statement</u>			
Interest on Loans	\$ 1,931,043	\$ 2,191,369	\$ 2,486,657
Income on Investments	\$ 713,238	\$ 1,296,114	\$ 1,308,271
Fee & Miscellaneous Income	\$ 1,370,316	\$ 1,384,239	\$ 1,438,061
Total Gross Income	\$ 4,014,597	\$ 4,871,722	\$ 5,232,989
Dividend & Int Expense	\$ 296,821	\$ 618,237	\$ 791,416
Operating Expenses	\$ 3,138,672	\$ 3,296,689	\$ 3,578,728
Loan Loss Provision	\$ 42,000	\$ 133,900	\$ 156,000
Other Non-Operating Inc/Exp	\$ -	\$ 6,626	\$ -
Total Expenses	\$ 3,477,493	\$ 4,055,452	\$ 4,526,144
Net Income	\$ 537,104	\$ 816,270	\$ 706,845

Respectfully submitted by,
Maureen Langebartel
Treasurer

Loan Portfolio

Type of Loan	2023	2023	2022	2022	2021	2021
	Number	Amount	Number	Amount	Number	Amount
<i>Unsecured Loans/Lines of Credit</i>	1653	\$2,787,191	1609	\$2,560,141	1375	\$2,496,381
<i>New Vehicle Loans</i>	77	\$2,030,906	51	\$971,059	57	\$1,073,724
<i>Used Vehicle Loans</i>	1384	\$20,139,768	1278	\$17,123,246	1257	\$15,137,680
<i>1st Mortgage Real Estate Loans</i>	214	\$9,956,090	228	\$10,662,692	235	\$10,693,088
<i>Other Real Estate Loans</i>	57	\$1,021,520	55	\$793,226	49	\$629,125
<i>All Other Loans</i>	347	\$3,546,947	352	\$2,953,646	328	\$2,752,534
<i>Business Loans</i>	0	\$0.00	0	\$0.00	1	\$267,226
	3732	\$39,452,491	3351	\$35,039,072	3302	\$33,049,758
<i>Courtesy Pay & Negative Shares</i>	226	\$29,931	226	\$37,227	212	\$24,319
<i>Allowance for Loan Loss</i>		(\$383,212)		(\$312,265)		(\$296,723)
Net Outstanding Loans		\$39,482,422		\$35,064,009		\$33,074,077

Loans Granted Five Year History		
Year	Number	Amount
2023	1490	\$19,543,078
2022	1406	\$16,706,992
2021	1288	\$15,161,874
2020	1146	\$10,913,754
2019	1605	\$14,345,180

Five Year Delinquency & Charge-Off History				
Year	Delinquency	Charged Off Amount	Recovery Amount	Net Charged Off Amount
2023	1.58%	\$103,645	(\$45,488)	\$58,157
2022	1.12%	\$78,362	(\$52,404)	\$25,958
2021	0.64%	\$101,729	(\$68,520)	\$33,209
2020	1.54%	\$127,522	(\$49,853)	\$77,669
2019	1.87%	\$146,779	(\$63,523)	\$83,256

Our **Supervisory Committee** acts as an independent body to monitor and evaluate the state of the Credit Union's finances, operations & decisions.



Karen Bifaro



Marsha Butler



Dale Ricker

Our Supervisory Committee needs a few more members.

If you would be willing to volunteer and become a part of the Supervisory Committee, please contact a committee member, Lori FitzPatrick or Kelly Haaksma.

We would truly appreciate your participation!



Congratulations 2024 Scholarship Winners!



Thanks to the [New York Credit Union Association's College Scholarship Program](#); 57 NY college-bound credit union members were awarded over \$28,000! 55 credit unions across NY State submitted over 1000 applications.

This year, we are very proud to announce...one of our very own college-bound High School seniors won at the NY State Level!

- **Jazmyn Rollinger-Norrod** - Jamestown High School

Additionally, [Greater Chautauqua](#) is awarding Eleven (11) College Scholarships totaling \$5,450 to these outstanding high school members! (listed alphabetically)

- **Isabella Barron** - Lake Shore High School
- **Rachael Beadle** - Silver Creek Central School
- **Jaelyn Davis** - Fredonia High School
- **Brayden Haaksma** - Southwestern High School
- **Kamryn Harper** - Falconer High School
- **Hunter Johnson** - Cassadaga Valley High School
- **Griffin Lewis** - Frewsburg High School
- **Jordan Lucas** - Fredonia High School
- **Jazmyn Rollinger-Norrod** - Jamestown High School
- **Nathan Sercu** - Fredonia High School
- **Madelyn Strickland** - Jamestown High School

Congratulations to our 2024 [Dale Preiss Community Service Scholarship](#) Winner!

- **Kamryn Harper** - Falconer High School

*Best wishes for continued success as you begin your journey to higher education!
A special THANK YOU goes to our Scholarship Applicants & Committee!*

The Credit Union *difference*

Credit Unions stand for Financial Democracy through our Cooperative Principles.



INCLUSION

VOLUNTARY AND OPEN MEMBERSHIP

Credit unions aim to improve the financial well-being of all people within their field of membership through non-discriminatory access to affordable financial services.



EQUITY

DEMOCRATIC MEMBER CONTROL

Members elect who represents them within the credit union's power structure. Each member earns one vote regardless of wealth or services rendered.



MUTUAL INVESTMENT

MEMBER ECONOMIC PARTICIPATION

Members provide capital to their credit union which helps the business run and grow.



UNITY

COOPERATION AMONG COOPERATIVES

Credit unions and the cooperative credit union movement are strengthened by working together to address challenges and help members.



KNOWLEDGE

EDUCATION, TRAINING AND INFORMATION

Credit unions equip employees, volunteers and members with education and resources to help members prosper and achieve financial well-being.



COMMUNITY

CONCERN FOR COMMUNITY

Credit unions seek opportunities for sustainable development in their communities to ensure people can find hope and pathways to prosperity.



TRANSPARENCY

AUTONOMY AND INDEPENDENCE

As credit union business grows and becomes more complex, members maintain oversight as primary stakeholders.

2024-2025 Board of Directors



Kelly Rhinehart
President



Rod Kolstee
Vice- President



Maureen Langebartel
Treasurer



Darlene Barney
Asst. Treasurer



James Kianos
Secretary



Ken Burnett



Brian Coffaro



Tammy McCool

Board Members



Tracy Pierce



The Greater Chautauqua *difference*

KASASA

- Members earning rewards: 1,037
- Rewards paid out in 2023: \$114,541.28
- Total payout since 2021 rollout: \$255,854.20!

(Includes Cash Back Rewards, High Interest Rewards & ATM Fee Reimbursements)

LUCKY SAVERS

- State payouts since 2016: \$14,800
- GCFCU payouts since 2016: \$4,800
- TOTAL prize payouts: \$19,600! (plus, dividends)



(2019-2023)



- Youth Month Prizes: \$5,847
- Summer Stash Prizes: \$1,312
- TOTAL Prizes to Youth Members: \$7,159!



Annual Chautauqua Lake Dragon Boat Festival & GCFCU's Rubber Ducky Race

- Rubber Ducky proceeds donated 2016-2019 & 2023: \$51,661!



Pinwheels for Prevention

- TOTAL proceeds donated to CASA 2019, 2021- 2024: \$18,429.78!

- 2023 Member Cash/Prize Giveaways: \$6,000+
- Community Support & Sponsorships: over \$25,000/year, plus 30+ fundraiser baskets!



Administrative Office

Kelly Haaksma — Manager / CEO
Lori FitzPatrick — Director of Branch Operations
Julie Brown — HR Manager
Traci Spencer — Senior Loan Officer / MLO
Amy Stroebe — Financial Operations Coordinator
Jody Vine — Collections Manager
Jody Radack — Payment Solutions Specialist
Cindy Palmer — EFT Processor
Amber Conklin — Accountant
Angela Leach — Back Office Administrative Assistant
Branden Johnson — IT / Security Administrator
Brittney Quattrone — Design Coordinator / Bus. Dev.

Falconer / Jamestown Branch Staff

Lori FitzPatrick — Dir. of Branch Ops. / Branch Mngr.
Tina Morley — Loan Officer / MLO
Derek DeVlieger — Floating Branch Supervisor
Sarah Coone — Teller Manager
Naomi Engstrom — Senior Teller
Kayla Bergman — New Account Representative
Deryck Brown — Member Service Representative
Alyssa Marucci — Member Service Representative
Mackenzie Doepp — Member Service Representative
Carrie Everett — Traveling Member Service Rep.

Mayville Branch Staff

Heather Harley — Branch Manager / Loan Officer
LeighAnn VanArsdale — Senior MSR / Loan Processor
Victoria Wells — Senior Teller
Kristina Calhoun — Part-time Member Service Rep.

Dunkirk Branch Staff

Valerie Emmick — Branch Manager / Loan Officer
Yadhielis Vazquez Castro — Senior Teller
Melissa Johnson — New Account Representative / MRS
Anthony Gonzalez — Member Service Representative
Yarimar Morales Ramos — Member Service Representative
Jessika Lopez — Member Service Representative





**Unfinished Business
New Business
Adjournment** 



Prize Auction!



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