

# 2017 ANNUAL REPORT

**FIRST  
HERITAGE**  
FEDERAL CREDIT UNION

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# NEW MILESTONES

## MESSAGE FROM THE PRESIDENT



Looking back, 2017 was an exciting year of change, innovation and continued growth. We added over 3,800 new members and increased our total membership to more than 37,000 people in the communities we serve. We welcomed members of Soldiers & Sailors Memorial Hospital Employees Federal Credit Union and Tioga Area Federal Credit Union through two friendly and unsolicited mergers.

Although we have always provided our members great value with our free checking account, this year we introduced two brand new checking accounts that provide real cash rewards to our members. Members can choose from either our Kasasa® Cash checking account that pays a high dividend rate to members with large balances or our Kasasa Cash Back account pays members cash back on their everyday debit card purchases. In addition to our new Kasasa Checking account products, we also added a brand new high yield Kasasa Saver.

We were excited to update our logo to a brand new, fresh design that better reflects our modern approach to banking. We also completely redesigned our website to provide members with a more pleasant and friendly online experience. The new website included improved navigation and is also mobile optimized so that no matter what device you are using you have an excellent online experience.

One thing that did not change was our strong commitment to the communities in the three county area in which we serve, including Steuben and Chemung Counties in New York and Tioga County in Pennsylvania. The credit union also sponsored hundreds of local organizations and community events and with its staff donated to many charitable organizations.

One community service initiative that was new in 2017 was our Drive Away Hunger campaign. We were able to partner with 11 local dealerships in our community

and raised more than \$10,000 for the Food Bank of the Southern Tier. We will continue our fight against hunger with the Drive Away Hunger campaign once again in April and May of 2018.

We have always believed it was important to recognize outstanding individuals in our communities. For the past 12 years we have recognized the amazing youth in our area with our Everyday Heroes program. In 2017, we introduced a new program to recognize the amazing young professionals in our community. The first annual NextGen Leaders Awards recognized five exceptional young leaders that are truly making a difference in our communities.

The credit union's financial growth reached new milestones in 2017. Assets increased by more than \$19 million to \$450 million, and loans grew by more than \$24 million to nearly \$288 million. In the last three years, we have provided more than \$332 million in loans to improve the financial well-being and lives of our members.

As we continue to build on this success, I'd like to thank our members for their continued support and trust in the credit union. Providing exceptional service to our members is our top priority and we are proud to report that our 2017 membership survey showed that 97 percent of our members were either satisfied or extremely satisfied with the level of service we provide.

We are proud of the steady growth that First Heritage experienced in 2017 and we are looking forward to the many exciting things we have planned for 2018. Please don't hesitate to let us know if there is anything we can do to improve your banking experience with First Heritage.

Sincerely,  
Dan Rourke  
President/CEO

# STATEMENT OF FINANCIAL CONDITION (as of December 31, 2017)

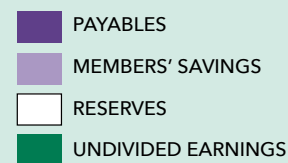
## ASSETS

	2017	2016
LOANS TO MEMBERS.....	287,902,739	263,349,666
LESS ALLOWANCE FOR LOAN LOSS .....	1,927,265	1,746,323
CASH .....	3,354,780	3,412,852
INVESTMENTS .....	136,363,638	143,029,003
LAND AND BUILDING.....	3,392,846	3,076,393
FURNITURE AND EQUIPMENT (NET).....	1,094,908	869,211
OTHER ASSETS .....	20,429,626	19,038,529
<b>TOTAL ASSETS .....</b>	<b>450,611,272</b>	<b>431,029,331</b>



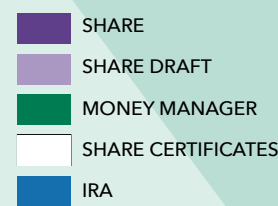
## LIABILITIES AND CAPITAL

	2017	2016
PAYABLES .....	3,734,949	3,041,757
MEMBERS' SAVINGS.....	396,242,756	380,179,870
RESERVES .....	4,412,246	4,412,246
UNDIVIDED EARNINGS .....	46,221,321	43,395,458
<b>TOTAL LIABILITIES AND CAPITAL.....</b>	<b>450,611,272</b>	<b>431,029,331</b>



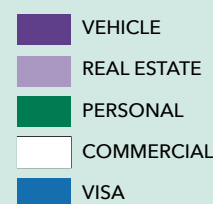
## DISTRIBUTION OF TOTAL DEPOSIT DOLLARS

	2017	2016
SHARE .....	128,375,066	116,082,002
SHARE DRAFT .....	65,772,181	60,047,253
MONEY MANAGER.....	94,545,900	91,923,206
SHARE CERTIFICATES.....	79,455,931	82,946,375
IRA .....	28,093,679	29,181,033
<b>TOTAL .....</b>	<b>396,242,756</b>	<b>380,179,870</b>



## DISTRIBUTION OF TOTAL LOAN DOLLARS

	2017	2016
VEHICLE.....	125,553,062	110,566,639
REAL ESTATE .....	102,126,165	97,743,649
PERSONAL .....	14,725,586	14,732,503
COMMERCIAL .....	35,604,567	30,785,816
VISA .....	9,893,359	9,521,059
<b>TOTAL .....</b>	<b>287,902,739</b>	<b>263,349,666</b>

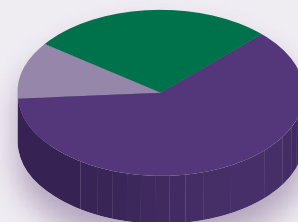


# STATEMENT OF INCOME AND EXPENSE (as of December 31, 2017)

## INCOME

	2017	2016
INTEREST ON LOANS .....	10,953,111	10,088,126
INCOME FROM INVESTMENTS .....	2,008,895	1,961,685
OTHER INCOME .....	4,905,802	4,515,382
<b>TOTAL INCOME.....</b>	<b>17,867,808</b>	<b>16,565,193</b>

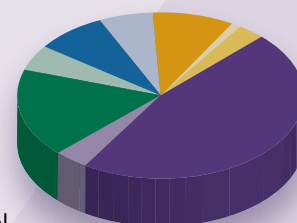
■ INTEREST ON LOANS  
■ INCOME FROM INVESTMENTS  
■ OTHER INCOME



## EXPENSES

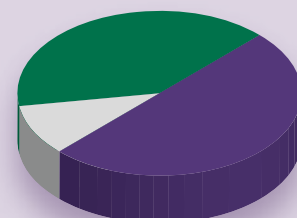
	2017	2016
COMPENSATION AND BENEFITS .....	6,780,762	5,983,642
OFFICE OCCUPANCY.....	649,564	592,083
OFFICE OPERATIONS.....	2,480,050	2,328,395
EDUCATIONAL AND PROMOTIONAL.....	663,526	527,673
LOAN SERVICING .....	1,197,926	995,547
LEGAL AND PROFESSIONAL.....	930,280	729,262
PROVISION FOR LOAN LOSSES.....	1,350,000	810,000
OPERATING FEES .....	93,597	75,514
MISC. OPERATING EXPENSE .....	511,507	553,912
<b>TOTAL EXPENSES.....</b>	<b>14,657,212</b>	<b>12,596,028</b>

■ COMPENSATION AND BENEFITS  
■ OFFICE OCCUPANCY  
■ OFFICE OPERATIONS  
■ EDUCATIONAL AND PROMOTIONAL  
■ LOAN SERVICING  
■ LEGAL AND PROFESSIONAL  
■ PROVISION FOR LOAN LOSSES  
■ OPERATING FEES  
■ MISC. OPERATING EXPENSE



NET INCOME FROM OPERATIONS .....	3,210,596	3,969,165
NON-OPERATING GAIN (LOSS) .....	843,203	37,557
NET INCOME BEFORE DIVIDENDS AND TRANSFERS .....	4,053,799	4,006,722
LESS DIVIDENDS .....	1,368,522	1,366,612
<b>INCREASE TO RESERVES AND UNDIVIDED EARNINGS .....</b>	<b>\$2,685,277</b>	<b>\$2,640,110</b>

■ NET INCOME FROM OPERATIONS  
■ NON-OPERATING GAIN (LOSS)  
■ LESS DIVIDENDS



## OUR MISSION

"Our Family Helping Yours" by effectively improving the financial well-being and lives of our members.

## OUR VISION

To be the financial institution of choice by being the most trusted and respected financial leader in the communities we serve.

# NEW AND EXPANDED SERVICES

First Heritage was extremely excited to introduce Kasasa to our members. There's free checking...and then there's free checking that pays our members cash just for doing normal banking activities. And, members get to choose how they want to earn that cash.

Our Kasasa Cash Checking account members earn a high dividend on their checking account balance each month. Or, for those that prefer cash back, we offer Kasasa Cash Back. Kasasa Cash Back Checking account holders earn cash back on their debit card purchases.

Plus, members also get rewarded with refunds on ATM withdrawal fees, nationwide up to \$25 per month. Kasasa members can also link their Kasasa checking to a Kasasa Saver to make saving automatic. Each month the cash rewards that are earned are automatically transferred into their high dividend Kasasa Saver helping those savings add up even faster.

Our First Choice Checking account was also updated to include new features such as identity theft restoration and a concierge travel service.

In addition to revamping our checking accounts, we completely redesigned our website to a brand new look with improved navigation that is completely mobile optimized. We also improved our online membership and loan application process to an easier and mobile optimized version.

Our Financial Services division continued to grow and helped several members with retirement planning, saving for college, estate planning and more. Because member education is so important, we began offering free educational seminars. In 2017, several members attended First Heritage seminars on "The Benefits of Having a Financial Advisor", "Is your 401K Adding Up" and "Strategies to Cover Healthcare in Retirement." We already have additional seminars planned for 2018 on brand new topics to assist our members in financial planning and home buying.



# OUR EMPLOYEES

First Heritage employs 104 people who work in eight branches in our three-county region. Our staff members live in 34 different communities in Chemung and Steuben counties in New York and in Tioga County in Pennsylvania.

Each year, our employees make a significant contribution to our communities, donating to local charities and volunteering their time to local organizations.

In 2017, 95 employees and First Heritage donated more than \$26,000 to the United Way of the Southern Tier. Our staff also spent countless hours volunteering with the numerous organizations in the region, including Elmira Downtown Development, the United Way of the Southern Tier, Children's Miracle Network and the Food Bank of the Southern Tier.

Addison Area Merchants Group	Knoxville Youth Baseball & Softball Association
Addison Race Fest	Make a Wish Foundation of Western New York
Addison Music in the Park	Painted Post Board of Trade
Addison Youth Center	Parkway Elderly Housing
American Cancer Society Relay for Life	Pennsylvania Bureau of Forestry
Big Flats Preschool	Pennsylvania State Parks
Big Flats Youth Basketball	Salvation Army
Bradford-Tioga Head Start	St. Catherine's Church
Children's Miracle Network	St. Mary Our Mother School
Corning Elks Lodge 1071	Southeastern Steuben County Habitat for Humanity
CVSA Soccer, Fall and Spring	Tioga County Development Corporation Youth Leadership
Elmira College Athletics Booster Club	Tioga Old Home Days
Elmira Downtown Development	United Way of the Southern Tier
Finger Lakes Falcon Baseball	Wellsboro Area Chamber of Commerce
Food Bank of the Southern Tier	Wineglass Marathon
Galeton Area Chamber of Commerce	YMCA of Corning
Horseheads Baseball	
Horseheads Youth Basketball	
Junior Achievement	
Kiwanis	

# STAFF MOVES



## MARKETING DIRECTOR

Lindsay Cuda was appointed the Marketing Director of First Heritage in 2017. She has worked at the credit union in a variety of positions since 2001.

Ms. Cuda began working at First Heritage as a receptionist while attending college. After graduating, she became a Marketing Analyst, an e-Services Manager and a Call Center Manager at First Heritage.

Cuda, who lives in Painted Post, graduated from Elmira College with a bachelor's degree in business administration in 2002.

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## MARKETING/COMMUNITY SPECIALIST

Christy Parsons joined First Heritage as a Marketing/Community Specialist in 2017. Her position focuses on growing the credit union's community involvement and youth programs.

Ms. Parsons has seven years of experience working at local financial institutions. She previously worked in retail management and earned her associate's degree in applied science from Corning Community College.

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## VICE PRESIDENT OF INFORMATION TECHNOLOGY

Karen McGonigal was appointed Vice President of Information Technology in 2017. She oversees all areas of technology for the credit union, including core financial systems operations, networking administration and information security.

Ms. McGonigal has 22 years of experience in the credit union industry in various technology projects and management positions. She began working at First Heritage in 2014 as the Information Technology Manager.

Her previous experience includes working at a local financial institution for 19 years as a teller and in various technology and information technology management positions. She also worked at Dresser Rand as a global logistics manager for three years.

Ms. McGonigal earned a Bachelor of Science in business management from Elmira College and an associate's degree in accounting from Alfred State University.





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## COMMERCIAL LOAN OFFICER

Kevin Green joined First Heritage as a Commercial Loan Officer in 2017. His primary responsibility is working with new and existing business members who are seeking commercial loans.

Green previously worked for a local financial institution for 11 years, where he was a branch manager for 9 years and a commercial lender for a year and a half.

He earned a Bachelor of Science in business administration from Mansfield University. He also graduated from the Pennsylvania Bankers Association's Advanced School of Banking and School of Commercial Lending.

Green is active in several community organizations and serves as treasurer of the Mansfield Little League, director of the Mansfield Municipal Authority, and secretary of the Better Organization of Mansfield.

## MESSAGE FROM THE SUPERVISORY COMMITTEE

The role of the Supervisory Committee is to assist the Board of Directors in fulfilling its oversight responsibilities for: (1) the integrity of the credit union's financial statements; (2) the credit union's compliance with legal and regulatory requirements; (3) the independent auditor's qualifications and independence; and (4) the performance of the credit union's internal audit function and independent auditors. To that end, the Supervisory Committee contracted with Mengel, Metzger, Barr and Co., LLP to conduct the credit union's 2017 annual audit. The results of the audit indicated that the financial statements present fairly the results of the operations and financial position for the period, and no material weaknesses in internal control were reported.

On behalf of the Supervisory Committee, I thank you, our member-owners, for the support you have given the credit union. Thanks also go to our staff, management, and our Board of Directors.

Respectfully submitted,

Nora Smith

Supervisory Committee Chairperson

# OUR COMMUNITIES

First Heritage actively supported the communities in our three-county area throughout 2017, volunteering for numerous fundraising events, offering educational programs in our schools, and providing free seminars and coffee chats on a variety of financial topics.

## DRIVE AWAY HUNGER



Our newest community initiative was the Drive Away Hunger campaign, which raised more than \$10,000 for the Food Bank of the Southern Tier last spring. This successful campaign was made possible by a partnership with 11 local auto dealerships.

During April and May of 2017, First Heritage donated \$10 for every auto loan financed. Each of our participating local dealerships also made a \$10 matching contribution. Credit Union members who donated \$10 could receive a .10 percent discount off their auto loan rate.

Thank you so much to our partners: Blaise Alexander; Chilson-Wilcox; Cole & Burd; Elkland Chevrolet; Elm Chevrolet; Ferrario Auto Team; Fox Auto Group; Friendly; Mansfield Motors; Simmons-Rockwell; and Williams Auto Group.

In 2017, Drive Away Hunger was able to provide 30,000 meals to families and individuals in the Southern Tier. First Heritage plans to offer its second Drive Away Hunger campaign this April and May.

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## FINANCIAL EDUCATION



It is our hope that by reaching out into the local communities, with education, we are forging better educated consumers and providing them a knowledge base in which they can grow from. We presented a variety of programs focused on educating the community on a variety of realistic financial topics including; Identity Theft, Budgeting Skills, The Importance of Maintaining Good Credit, Using Credit Wisely and How to Save. Over the year we provided 93 educational sessions.

Through a partnership with Pathways to Education and Corning Community College we had 30 sessions in adult classrooms and/or workforce training and completed 11 coffee chats within our offices. We visited 8 schools and were able to teach children from elementary level up to seniors in high school. Along with our face to face educational programs, there were a total of 460 high school and middle school students touched through our Banzai financial literacy packets. These packets provided several days worth of lessons and online games for students to enjoy while learning the importance of being financially responsible.

In May, we held our 12th Annual Everyday Heroes event, the largest ever, where we recognized 74 students from 15 local area high schools. We also partnered with Winfield Elementary School to increase literacy levels for all. We love reading to the kindergarten classes and providing each child with their very own book to take home and share with their families. Also in May, we participated in the YEA graduation ceremony, which teaches middle and high schoolers how to start and run their own, real businesses. We sponsor YEA through the Corning Area Chamber of Commerce. In June, we delivered three (3) First Heritage scholarships to graduating seniors in Chemung, Steuben and Tioga Counties.

# NEXTGEN LEADERS AWARDS

Another program we introduced in 2017 was the First Heritage NextGen Leaders Program. This annual initiative celebrates the achievement of young professionals, between the ages of 21 and 40, who are living in our three-county area and excelling in their respective fields and in the community.

Community members were encouraged to nominate individuals who demonstrated leadership within their profession, within their organization or within their community.

Five young professionals were honored as the first NextGen Leaders at a ceremony held last October at Three Birds Restaurant in Corning. They include:

- **Young Professional Educator:** Elisabeth Bostwick, Horseheads Central School District
- **Young Community Leader:** Chelsea Ambrose, Director of Counseling Services at CareFirst
- **Young Professional Business Leader:** Dale E. Earp III, Founder and President of Earp Enterprises Inc.
- **Young Professional Emergency Services Leader:** Bradley Morrell, Elmira Heights Youth Court Officer
- **Young Professional Skilled Labor Leader:** Chris Schillo, Value Stream Manager at Kennedy Valve



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## VOLUNTEERING AND EVENTS

We continued to strengthen our relationship with local businesses and organizations in our communities in 2017. We had team members actively involved on the boards and committees of numerous organizations, including Elmira Downtown Development, United Way of the Southern Tier, Chemung ARC, and Habitat for Humanity.

Our annual shred events at Elmira Heights and Painted Post were expanded with a third event at our Wellsboro office. Through these events, we were able to shred thousands of pounds of confidential information for our community members.

Teams of First Heritage employees used their creativity to build spectacular floats for four community parades, beginning with the St. Patrick's Day parade in Horseheads, continuing with the Elmira Heights Memorial Day parade, Colonial Days parade and ending with the Parade of Lights in Corning.

In addition, First Heritage was present at many community events, including the Wine Glass ½ Marathon, the Tioga Area Relay for Life, and several food packing events for the Food Bank of the Southern Tier. The credit union's Southport office adopted a community garden spot at the food bank, and employees planted, maintained and harvested fruits and vegetables for the food bank's mobile pantry.

We truly believe in supporting and giving back to the communities we serve, and our goal for 2018 is to continue this commitment while looking for opportunities to deepen and foster those relationships.

# TESTIMONIALS



## NO LIMIT PARTNERS LLC, ELMIRA

### RENOVATING THE FEDERAL BUILDING IN ELMIRA

The massive Federal Courthouse and Post Office in downtown Elmira had stood empty for nearly 20 years, except for the city and police records it stored. But since it was purchased by two local entrepreneurs last spring, the 116-year old building has slowly been coming back to life.

With a loan from First Heritage Federal Credit Union, Nick Difasi and Ryan Wieder bought the 80,000-square-foot landmark at 200 East Church St. and are renovating it as a multi-use building. Besides their two businesses, Mattress by Appointment of Elmira and Elmira Wholesale Furniture, the partners have attracted a barbecue restaurant, a dance studio, a law firm, and a tap house to the project.

"It was not in terrible condition but it hadn't been used for anything other than storage for 20 years," Difasi said. "We had to put a lot of time and money into it to turn it into a place where businesses could conduct business."

Difasi and Wieder, who met while students at Horseheads High School, are now retrofitting the third floor into 12 luxury apartments, ranging in size from 300 to 900 square feet, with financing from First Heritage.

Before renovating the Federal Building, the partners had both worked in the natural gas industry for about 15 years. After leaving their jobs in 2016, they bought three rental properties in Elmira and renovated them, with loans from First Heritage.

It was natural that Difasi and Wieder turned to First Heritage to finance their development projects because they have been members of the credit union since they were in school in Horseheads.

"All of my kids – I have four boys between the ages of 1 and 6 – are members of First Heritage," Difasi said. "My parents signed me up when I was a kid and that's where my first car loan came from."

Besides being credit union members for nearly 30 years, Difasi and Wieder stayed with First Heritage because of the personal service it offers. "We couldn't have gotten any of these projects underway without First Heritage," Difasi said. "I just think First Heritage thinks outside the box a little bit with businesses, and understands what our goals are and what we're capable of."



# WELLSBORO EQUIPMENT, MANSFIELD, PA.

## SUPPLYING EQUIPMENT TO BUSINESSES AND HOMEOWNERS IN TIOGA COUNTY

After working in the oil and gas industry in Pennsylvania for 10 years, Christopher Bull was tired of traveling and wanted to move back home. So in 2012, he and a business partner bought Wellsboro Equipment, which rents and sells everything from snowmobiles to tractors.

Bull and Stewart Burrous, who had worked in the oil and gas industry for 38 years, decided to purchase Wellsboro Equipment in Mansfield from its previous owner because they both had experience working with construction equipment.

"It was a good fit," said Bull, who grew up in Tioga County. "It was right up our alley."

After taking over the business, the partners needed to buy several large pieces of equipment that they could rent out to customers, including a compact backhoe, which cost \$25,000, and a street sweeper, valued at \$30,000. They turned to First Heritage Federal Credit Union, which provided loans so they could purchase the equipment.

"Generally, we finance a piece of equipment, rent it for a couple of years, make payments on it, sell it to a customer and then do it again," Bull said.

On the other side of the equation, First Heritage has provided loans to several of Wellsboro Equipment's customers who wanted to rent or purchase equipment. "Providing smaller loans to customers with a quick turnaround is what First Heritage excels in," Bull said.

"We couldn't close so many deals without having a way to finance the customers," said Bull, who adds that the business sells or rents primarily to farmers and homeowners from Tioga County.

Five years after operating under the new owners, Wellsboro Equipment, at 25 Whitneyville Road, more than tripled in size to 10,000 square feet last year. The additional space included a 7,000-square-foot showroom, which opened last July.

Bull said he prefers working with First Heritage because of the quality of service he receives. "It's a small-town credit union, so it's got a personal touch to it," he said. "You can actually call and speak to a human being, which you often can't do anymore, and that's worth its weight in gold."



# BOARD OF DIRECTORS

- Robert J. Blair, Chairman
- George McNally, Vice-Chairman
- Peggy Woodard, Secretary
- Sal Princiotto, Treasurer
- Daniel Bower
- William Elias
- Joseph Roman
- Mary Ann Thomas
- Robert Watts

# SUPERVISORY COMMITTEE

- Nora Smith, Chairperson
- Sharon Abbott, Secretary
- Judy McInerney

# LEGAL COUNSEL

- Messick & Lauer, P.C.

# MANAGEMENT TEAM

- Daniel R. Rourke, President & CEO
- Christine M. Francis, Senior Vice President of IT/Marketing
- Thomas L. Millard, Senior Vice President Sales and Service
- Frank D. Vassallo, Chief Financial Officer
- Dave K. Walker, Senior Vice President
- Colleen M. Dobson, Vice President Loan Administration
- Karen S. McGonigal, Vice President Information Technology
- Mary R. Pineo, Vice President Mortgage Lending
- Colleen B. Roll, Vice President Branch Administration
- Dorothy A. Root, Vice President Risk Management
- Nancy T. Snyder, Vice President Human Resources



# LOCATIONS

## MAIN OFFICE ■ 24HR ATM

110 Village Square, Suite 101, Painted Post, NY 14870  
607-936-4667 or 800-833-3338  
SMART Line<sup>SM</sup>: 888-936-8402

### LOBBY HOURS:

MON.-WED. 8:30 A.M.-4:30 P.M.  
THURS.-FRI. 8:30 A.M.-5:00 P.M.

### DRIVE-UP HOURS:

MON.-WED. 8:00 A.M.-4:30 P.M.  
THURS.-FRI. 8:00 A.M.-5:30 P.M.  
SATURDAY 9:00 A.M.-12:00 P.M.

### BRANCH LOCATIONS:

## ADDISON ■ 24HR ATM

11 Steuben Street, Addison, NY 14801

### LOBBY & DRIVE-UP HOURS:

MON.-WED. 8:30 A.M.-4:30 P.M.  
THURS.-FRI. 8:30 A.M.-5:00 P.M.

## CORNING ■

23 West Market Street, Suite 102, Corning, NY 14830  
MON.-FRI. 8:30 A.M.-4:30 P.M.

## ELMIRA HEIGHTS ■ 24HR ATM

218 Prescott Avenue, Elmira Heights, NY 14903

### LOBBY HOURS:

MON.-WED. 8:30 A.M.-4:30 P.M.  
THURS.-FRI. 8:30 A.M.-5:00 P.M.  
SATURDAY 9:00 A.M.-12:00 P.M.

### DRIVE-UP HOURS:

MON.-WED. 8:00 A.M.-5:00 P.M.  
THURS.-FRI. 8:00 A.M.-5:30 P.M.  
SATURDAY 9:00 A.M.-12:00 P.M.

## ELMIRA SOUTHPORT ■ 24HR ATM

1707 Cedar Street, Elmira, NY 14904

### LOBBY HOURS:

MON.-FRI. 9:00 A.M.-5:00 P.M.

### DRIVE-UP HOURS:

MON.-WED. 9:00 A.M.-5:00 P.M.  
THURS.-FRI. 9:00 A.M.-5:30 P.M.

## HORNELL ■ 24HR ATM

### COMING SOON

167 Seneca Street, Hornell, NY 14843

### LOBBY HOURS:

MON.-WED. 8:30 A.M.-4:30 P.M.  
THURS.-FRI. 8:30 A.M.-5:00 P.M.

### DRIVE-UP HOURS:

MON.-WED. 8:30 A.M.-4:30 P.M.  
THURS.-FRI. 8:30 A.M.-5:30 P.M.

## HORSEHEADS ■ 24HR ATM

501 Gardner Road, Horseheads, NY 14845

### LOBBY HOURS:

MON.-WED. 8:30 A.M.-4:30 P.M.  
THURS.-FRI. 8:30 A.M.-5:00 P.M.

### DRIVE-UP HOURS:

MON.-WED. 8:30 A.M.-4:30 P.M.  
THURS.-FRI. 8:30 A.M.-5:30 P.M.

## MANSFIELD ■ 24HR ATM

1550 South Main Street, Suite 1, Mansfield, PA 16933

### LOBBY HOURS:

MON.-WED. 8:30 A.M.-4:30 P.M.  
THURS. 8:30 A.M.-5:00 P.M.  
FRI. 8:30 A.M.-5:30 P.M.

### DRIVE-UP HOURS:

MON.-WED. 8:00 A.M.-4:30 P.M.  
THURS. 8:00 A.M.-5:00 P.M.  
FRI. 8:00 A.M.-5:30 P.M.

## WELLSBORO ■ 24HR ATM

17 East Avenue, Wellsboro, PA 16901

### LOBBY HOURS:

MON.-WED. 8:30 A.M.-4:30 P.M.  
THURS.-FRI. 8:30 A.M.-5:30 P.M.

### DRIVE-UP HOURS:

MON.-WED. 8:00 A.M.-4:30 P.M.  
THURS.-FRI. 8:00 A.M.-5:30 P.M.  
SATURDAY 9:00 A.M.-12:00 P.M.

