



# Welcome 108 New Youth Members!

May 2025 - April 2026



MILES A.	MYLA D.	YERIEL G.	JAXON M.	ELIZABETH R.	CLAIRE T.
MASON A.	JORDON D.	AXIEL G.	MAHIYA M.	MASON R.	BENJAMIN T.
MAGNUS A.	CARMELO D.	RHETT H.	GEORGIA M.	NICOLAS R.	ALEXANDER T.
JOSLYNN A.	PAYTON D.	CALI H.	KAYDANCE M.	WESTON S.	KEHLANI T.
CELESTE B.	LUCAS D.	ROZAE H.	NOAH M.	LAURALYE S.	JOSEPH T.
SOPHEIA B.	GLORIALIZ D.	ZYEMERE H.	LUCIE N.	KOLTON S.	MADISON V.
SEBASTIAN B.	ISAAC D.	IZAYIAH H.	JAYNIE N.	LILLIAN S.	VIOLET W.
KAILE B.	KORA D.	AMARA H.	BELLE N.	TYLER S.	FLYNN W.
ADRYEN B.	KAMDYN E.	SHAMIA J.	CARTER O.	PATRICK S.	LILLEE W.
HENRY C.	BRAELYN E.	NADIA K.	JANELLE P.	JAXSON S.	KYLIE W.
TYVONE C.	JAYLYNN E.	LIAN FRANCISCO L.	ZACHARY P.	JAYDEN S.	AVA W.
JONAH C.	LANDEN E.	JEWEL I.	WILLOW Q.	LORETTA S.	BLAIRE W.
RYEN C.	RAELYNN E.	KHLOE L.	JACKSON R.	CHARLEE S.	
MAVERICK C.	JENESSA F.	SKYLAR L.	LINCOLN R.	AMERICA T.	
KEENAN C.	LILLIAN ROSE F.	YERIEL M.	JASMINE R.	AIDEN T.	
MILLIE C.	COLTER F.	KAMMRYN M.	DALTON R.	JOCELYN T.	
IVORY D.	COLTON G.	BRAYLEE M.	FAITH R.	JOSE T.	
MARIANNA D.	RYDER G.	AUDREY M.	YAHIR R.	JORDAN T.	
MASON D.	AUBREY G.	MARLEY M.	MARLAINA R.	ANNA T.	

## Greater Chautauqua Federal Credit Union 85<sup>th</sup> Annual Meeting Minutes

Kelly Rhinehart, President, welcomed everyone to the 85<sup>th</sup> Annual Meeting on June 7, 2025 at 7:19pm, introduced himself and proceeded to welcome all our New Members from May 2024 - April 2025. He then called the meeting to order at 7:27 pm.

Jim Kianos, Secretary, certified a Quorum was present and Kelly Rhinehart continued with the meeting. A motion was made by Brian Coffaro and seconded by Kathy Andrews to dispense with the reading of the 2024 meeting minutes. All said aye and the Minutes were accepted as submitted.

A moment of silence was called by Jim Kianos to remember the members who have passed from May 2024 - April 2025. In memory of each deceased member, a donation was made to the JVK Scholarship Fund.

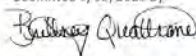
The nominating committee report was given by Lori FitzPatrick, chair. The nominees for the Board of Directors (in alphabetical order) are: Darlene Barney (incumbent), Rodney Kolstee (incumbent), Kelly Rhinehart (incumbent). Since there were 3 open positions available on the Board of Directors and 3 nominees, there was no need to hold a voting election. Motion was made by Derek DeVileger to accept the Nominating Report as given and seconded by Bonnie Larkin. All said aye, and they were accepted as given. Kelly R. asked for a motion and a second for the secretary to cast one ballot for the slate of nominees, Kelly Haaksmma made the motion, seconded by Debbie Rhinehart. 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 Officer's Report was submitted by Lori FitzPatrick
- The Supervisory Committee report was given by Supervisory Chairperson, Karen Biffaro
- The 2025 Scholarship Report was given by Julie Brown. Kelly Rhinehart congratulated the scholarship winners in attendance while thanking the parents and families for their continued support.
- The President's Report, People Helping People of Modest Means, was given by Kelly Rhinehart, President
- The CEO's Report on the Greater Chautauqua Difference was given by Kelly Haaksmma, CEO

With no unfinished or new business, a motion was made by Fred Himes and seconded by Rod Kolstee to adjourn at 8:06pm. Kelly Rhinehart closed the meeting.

Submitted 6/13/2025 by



Brittney Qualtrone | 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.*

Michael Thompson	Tyvone Casey Sr.	Stephen Bonner	Michael Barras	Richard Travis
Anthony Arcoraci	Annemarie Johnston	William Pryll	Randall Maynard	Ronald Tippy Sr.
Clarence Braley	Jeffrey Lascola	Leonard Harding	Madeline Garcia-Rodriguez	David Michalak
Paul Stage	Fredrick Perrin	Cheryl Collins	Frederick Fortune	James Totaro
David Belote	Alton Subjack	Marjorie Conklin	Ronald Hall	Elba Torres
Lyle Goodwin	Donna Brisky	Sandra Barone	Lynn Radack	Peggy Wilcox
Howard Grimes	Daniele Kane	Dennis Becker	Brenda Marsh	Virginia Birath
Robert Mitchell	Valerie Holmes	Charles Stott	Bruce Barton	Sharon Dellahoy
Timothy Hopkins	Tanya Sobilo	Donald Thomas	Mark Lessinger	Michael Dowling
Margaret Esch	Katrina Cochran	Robert Runge	Thomas Garlock	Jean Dill
Patricia Milk	Gale Doutt	Gladys Ferraro	Rose Hafner	Monty Latta
Jeremy Suber	Hector Cruz	Beth Furman	Laurie Frederick-Taylor	Janet Rozen
Marvin Cross	Mary Lou Paternosh	Eleuterio Flores Jr.	Patricia Strong	Doris Einfeldt
Jennifer Eaker	Evelyn Ferraro	Ralph Whitacre	Brenda Whitney	Matthew Woloszyn
Dianne Burgess	Feliciano Salgado	Virginia Snow	Sonja Ricker	Charles Nixon Jr.
Mary Ellen Gibbon	Barbara Willis	Max Doverspike	Lorraine Johnson	Robin Greenman
Tammy Keith	Ronald Veklotz	David Abel	Sandra Migliore	Kenneth Waite Jr.
Mark Kulwicki	Joan Meyers	Elaine Campbell	Sandra Gizowski	

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

## Board of Director Nominees

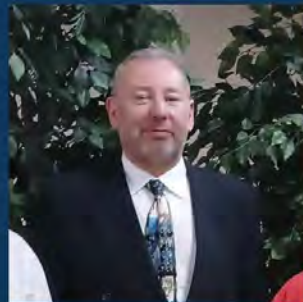
*Thank You  
for accepting nomination.*



**Tammy McCool**  
(incumbent)



**James Kianos**  
(incumbent)



**Tracy Pierce**  
(incumbent)

# Treasurer's Report

Greater Chautauqua FCU Financial Summary as of 12/31/2025.

The Credit Union closed out the year with

- 9,552 in Total Members!
- \$88.3 million in Shares & Deposits!
- \$44.6 million in Loans!
- \$99.5 million in Assets!

- Earned \$5.6 million from Loans, Investments, and Fees
- Operating Expenses totaled approximately \$3.6 million
- \$105,638 was expensed out to cover Loan Losses
- GCFCU paid out \$1,116,684 to our members in Dividends

After all expenses and dividends were paid,  
our net income resulted in \$1,160,865.

2025 GCFCU Total Gross Income



The pie chart shows the impact member borrowing has on the credit union's income. Loans account for 49% 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.

# Loan Portfolio

Type of Loan	2025	2025	2024	2024	2023	2023
	Number	Amount	Number	Amount	Number	Amount
<i>Unsecured Loans/Lines of Credit</i>	1808	\$3,231,149	1879	\$3,092,858	1653	\$2,787,191
<i>New Vehicle Loans</i>	113	\$3,127,151	94	\$2,613,961	77	\$2,030,906
<i>Used Vehicle Loans</i>	1488	\$22,113,482	1469	\$22,259,782	1384	\$20,139,768
<i>1<sup>st</sup> Mortgage Real Estate Loans</i>	209	\$10,811,477	205	\$10,121,113	214	\$9,956,090
<i>Other Real Estate Loans</i>	77	\$1,866,428	72	\$1,755,249	57	\$1,021,520
<i>All Other Loans</i>	322	\$3,451,624	329	\$3,627,062	347	\$3,546,947
<i>Business Loans</i>	0	\$0.00	0	\$0.00	0	\$0.00
	<b>4017</b>	<b>\$44,601,311</b>	<b>4048</b>	<b>\$43,470,025</b>	<b>3732</b>	<b>\$39,452,491</b>
<i>Courtesy Pay &amp; Negative Shares</i>	304	\$45,935	349	\$59,972	226	\$29,931
<i>Allowance for Loan Loss</i>		(\$357,840)		(\$395,753)		(\$383,212)
<b>Net Outstanding Loans</b>		<b>\$44,647,246</b>		<b>\$43,529,997</b>		<b>\$39,482,422</b>

## Loans Granted Five Year History

Year	Number	Amount
<b>2025</b>	1391	\$18,952,620
<b>2024</b>	1484	\$19,735,438
<b>2023</b>	1490	\$19,543,078
<b>2022</b>	1406	\$16,706,992
<b>2021</b>	1288	\$15,161,874

## Five Year Delinquency & Charge-Off History

Year	Delinquency	Charged Off Amount	Recovery Amount	Net Charged Off Amount
<b>2025</b>	1.05%	\$185,726	(\$53,504)	\$132,222
<b>2024</b>	1.34%	\$99,661	(\$36,010)	\$63,651
<b>2023</b>	1.58%	\$103,645	(\$45,488)	\$58,157
<b>2022</b>	1.12%	\$78,362	(\$52,404)	\$25,958
<b>2021</b>	0.64%	\$101,729	(\$68,520)	\$33,209

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

*Thank You!*



**Marsha Butler**  
Chairperson



**Becky Mead**  
Vice-Chairperson



**Bonnie Larkin**  
Secretary



**Dale Ricker**  
Committee Member



**Angela Ricotta**  
Committee Member

# Congratulations 2026 Scholarship Winners!



**Greater Chautauqua** is awarding **10** College Scholarships totaling **\$6,050** to these bright, hardworking young credit union members! (listed alphabetically)

- **Ella Biddlecom** ~ Dunkirk High School
- **Addison Cappalino** ~ Jamestown High School
- **Keenan Cruz** ~ Dunkirk High School
- **Adam Eggleston** ~ Westfield Academy and Central School
- **Allison Hellwig** ~ Fredonia High School
- **Giada Kirell** ~ Dunkirk High School
- **Allie Marsh-Durphy** ~ Randolph Central High School
- **Jaynie Neail** ~ Home School
- **Lucie Neail** ~ Home School
- **Gavin Richardson** ~ Randolph Central High School

Congratulations to the **Dale Preiss Community Service Scholarship** Winners, totaling **\$900!**

- **Addison Cappalino** ~ Jamestown High School
- **Allie Marsh-Durphy** ~ Randolph Central 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!*

# Manager's Report

Serving our Members & Strengthening our Community

Ask for  
**KASASA REWARDS**  
It's not just a reward.

**86 Years of Service!**

**9,552 Members**

**14 Volunteers  
31 Employees**

### 2025 KASASA Stats

- Members earning rewards: 931
- Rewards paid out in 2025: \$117,000+  
(Includes Cash Back Rewards, High Interest Rewards & ATM Fee Reimbursements)

### New Products and Services in 2025 & 2026

- Mechanical Repair Coverage
  - Account ALERTS
- Tap-to-Pay Debit Cards
  - 3-D Secure
  - FedNow



### 2025 Youth Programs

- Youth Month Prizes: \$1,000+  
("Get Saving, Get Reading, Get Fit and Give Back")
- Summer Stash Prizes: \$250+  
(Save to WIN)

**GCFCU  
Cares**

### 2025 Community Support

- Donated: \$40,000+
- Raised, collected, & donated:  
\$13,000+  
(hundreds of toys, books,  
military care pkg items, etc)



### GCFCU's Rubber Duck Race

TOTAL proceeds donated  
2016-2019, 2023-2025  
\$65,135.31!



### CASA of Chautauqua Co. Pinwheels for Prevention

TOTAL proceeds donated  
2019, 2021-2026  
\$26,060.78!



*Respectfully submitted by Kelly Haaksma*

# Dedicated Staff

## 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  
Alyssa Marucci — Collections Officer  
Jody Radack — Payment Solutions Specialist  
Cindy Palmer — EFT Processor  
Amber Conklin — Accountant  
Branden Johnson — IT / Security Administrator  
Brittney Quattrone — Design Coordinator / Business Dev.

## Falconer Branch Staff

Lori FitzPatrick — Branch Manager  
Tina Morley — Senior Loan Officer / MLO  
Kasey Carnahan — Loan Processor  
Kristin Troutman — Loan Processor  
Deryck Brown — Senior Teller  
Cassie Mansfield — Member Service Rep.  
Bryanna Warner — Member Service Rep.

## Jamestown Branch Staff

Derek DeVlieger — Branch Manager  
Carrie Everett — Senior Teller  
Yarimar Morales Ramos — Sr. Member Service Rep.  
Jessika Lopez — Member Service Rep.

## Mayville Branch Staff

Heather Harley — Branch Manager  
LeighAnn VanArsdale — Sr. MSR / Loan Processor  
Micki Emery — Member Service Rep.  
Kristina Calhoun — Part-time Member Service Rep.

## Dunkirk Branch Staff

Nicole Donahue — Branch Manager  
Victoria Wells — Admin. Asst. - Ops. & Accounting  
Melissa Perez — Member Service Rep. / New Accounts  
Anthony Gonzalez — Member Service Rep.  
Giselle Ellis — Member Service Rep.  
Valerie Burgos — Member Service Rep.



# President's Report

We have officially surpassed

# 100 Million in assets!

Reaching this level of strength positions us to do even more:

- More products and services
- More lending options
- More support for our community
- More stability for every member

# Thank You,

Board of Directors,  
Supervisory Committee,  
Staff,  
and MEMBERS!

## Board of Directors



Kelly Rhinehart  
President

*Thank You!*



Rod Kolstee  
Vice-President



Board Members

Ken Burnett



Maureen Langebartel  
Treasurer



Brian Coffaro



Darlene Barney  
Asst. Treasurer



Tammy McCool



James Kianos  
Secretary



Tracy Pierce

*Respectfully submitted by Kelly Rhinehart*

In loving memory of former Board Members, **Harry Arrance** and **Charlie Nixon**, whose leadership and lifelong commitment strengthened our credit union and the community we serve.

Harry Arrance II (1941–2025)  
Member since 1963  
Director and Chairman, GCFCU Board of Directors



Charles “Charlie” Nixon (1946–2026)  
Member since 1977  
One of the Founding Members of AL Tech FCU  
Vice-Chair, GCFCU Board of Directors

