

Why is our name changing?

Since 1953, CFCU Community Credit Union has served as a source of financial strength, making a positive difference in the lives of members and communities throughout the Finger Lakes Region. However, in the decades since, the meaning of our acronym “CFCU” has evolved multiple times, causing confusion and diluting its power. It’s time we have a strong, unified brand that reflects the reality of who we are today, and shines light on our personal approach to banking. Our new name, Beginnings Credit Union, communicates our commitment to connecting people with better financial opportunities that unlock everyday possibilities. Beginnings represents a bright new day for our credit union, while moving us into a future focused on empowering all people to achieve financial wellbeing. After months of careful consideration and extensive research through focus groups and surveys, we can’t wait to share it with you.

Why now?

We heard you – it’s time! The world around us continues to change, and to best serve you, we must evolve with it. As your financial partner, we will always be here with the support you both need and expect. Updating our brand simply helps us stay relevant, and allows us to broaden our impact to more people and communities, today and into the future.

Is the credit union being sold or acquired?

Neither. We’re the same faces you know and trust. Beginnings Credit Union represents our ongoing commitment to serving you to the best of our abilities. Think of it as a renewed promise. We are 100% invested in you, and this rebrand will only make us stronger.

Why *Beginnings*?

The name Beginnings Credit Union is packed with meaning. Driven by the idea that there are new beginnings every day, it speaks to anyone who’s ever had a goal. By equipping members with the financial tools and resources they need to progress, Beginnings helps everyone move forward – whether that means starting college, starting a business or starting your journey toward retirements.

What does the tagline “*All that’s possible*” mean?

Every day begins with a million possibilities – some we may already be working toward, and some yet to be discovered. Our tagline celebrates the potential of each of these, no matter how big or small. It’s a promise to our members that we will always be there to help unlock new opportunities, in our communities and beyond.

How will this affect me as a member?

In short, it won't. Although you might notice some activity as we update signage in our branches, the new brand will not change anything about your banking experience. You'll still access your accounts, use our services, and interact with our employees the same way you always have.

Is the new brand going to affect my accounts, cards or passwords?

No. The new brand will not impact your account in any way. Your account numbers will remain the same and you will be able to continue using your cards and checks with the CFCU logo until they expire or run out. When it comes time to order new checks, follow the normal process and you'll receive Beginnings Credit Union branded ones in return. As your cards reach their expiration date, you will be automatically issued your updated card with our new Beginnings Credit Union look.

What about Digital Banking and CFCU More?

CFCU More will continue to serve as our digital banking platform, however with our new name, we'll simply refer to it as Digital Banking or the Beginnings Mobile App. You'll notice our new Beginnings look within the platform, but all of the capabilities and functions will remain the same. If you have automatic updates enabled on your mobile device, your app will automatically update. Otherwise you can go into your settings and move forward with the manual update. Either way you will not need to download a new app. If you have our previous Digital Banking page bookmarked on your desktop, you will be redirected to our new site. Please make sure to update your bookmark for easy access. All login information will remain the same.

What is changing?

You'll see a new name, logo, and look everywhere our brand shows up, from our website and mobile app to our branches and advertising. We'll send additional communications as these updates are made.

What is NOT changing?

Our commitment to serving our communities and your everyday experiences. The innovative approach to the products you use, the friendly faces at our branches, and all your important account information will remain the same. Our charter also remains unchanged and your deposits continue to be federally insured by the NCUA.

When and where will I see this new brand?

Our teams will soon start working to update current CFCU branding to Beginnings branding. We'll introduce the new brand to our broader communities with a redesigned website, refreshed social channels, and advertising. We hope you'll stay informed and engaged as we bring it to life.

What if I have more questions?

We'd love to hear from you and are happy to answer any questions relating to our new brand. Continue to visit mycfcu.com/beginnings for more information. Please reach out to us at beginnings@mycfcu.com.