



BUILDING KNOWLEDGE

Free!

Community Education Series

APRIL SESSION:

Building And Repairing Credit

April 12, 2023

5:30 to 7:00 pm

219 E. 14th St., Elmira Heights
(607) 734-1361

Choose In-person or Live Stream

Register: www.chemungcountyhabitat.org/news-events

Concerned about your credit history... or no credit? Learn how to build or repair your credit from these professionals who can answer your questions and help you set financial goals. All are welcome.

Upcoming 2023 Classes:

- 5/17 Homeowner Homework: Property Taxes, Insurance, Escrow, etc.
- 9/13 House Health: Maintenance & Winterization
- 10/11 Life after Work—Investments & Retirement
- 11/8 Life after Work—Estate Planning, Cyber Security, and Reverse Mortgages

New guest speakers at each class!
Attend one or attend them all...
In-Person or Live Stream



KURT BARTENSTEIN
Empower Federal Credit Union

Kurt's passion is working with local non-profits and finding financial solutions for all members of our community. He has been with Empower for 10 years and serves on the Board of Directors for the Chamber of Commerce, and former President on the Board of Directors for Glove House, Inc. Kurt says, "My drive is to make sure we leave a better place for future generations."



JOE CUMMINS
Alternatives Federal Credit Union

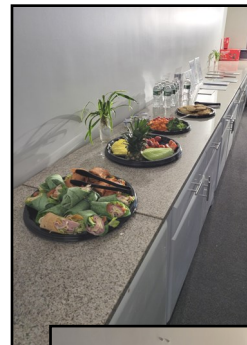
Joe Cummins has spent 23 years working with families to overcome struggles with credit, low income or low wealth. He is the Community Inclusion Director at Alternatives FCU, a Community Development Financial Institution (CDFI). *CDFIs specialize in offering affordable banking solutions for people and businesses historically marginalized by mainstream financial institutions (<https://www.ofn.org/what-is-a-cdfi>).*



MARK MILLER
Simmons Rockwell

As the finance manager at Simmons Rockwell with more than 11 years experience, Mark has evaluated and dissected thousands of credit reports. He brings a unique perspective of the importance of knowing your credit, as well as developing a plan to build and maintain good credit.

Photos from the session held in March.



Hosted by Chemung County Habitat for Humanity
Refreshments sponsored by Corning Incorporated

