

COUNTY OF CATTARAUGUS INDUSTRIAL DEVELOPMENT AGENCY

APPLICATION FOR SALE/LEASEBACK TRANSACTION

IMPORTANT NOTICE: The answers to the questions contained in this application are necessary to determine your firm's eligibility for tax exemptions and other assistance from County of Cattaraugus Industrial Development Agency. These answers will also be used in the preparation of papers in this transaction. Accordingly, all questions should be answered accurately and completely by an officer or other employee of your firm who is thoroughly familiar with the business and affairs of your firm and who is also thoroughly familiar with the proposed project. This application is subject to acceptance by the Agency.

TO: COUNTY OF CATTARAUGUS INDUSTRIAL DEVELOPMENT AGENCY
9 East Washington Street
P.O. Box 1749
Ellicottville, New York 14731
Attention: Chairman

This application by applicant respectfully states:

APPLICANT: Olean Area Federal Credit Union
APPLICANT'S STREET ADDRESS: 1201 Wayne Street
CITY: Olean STATE: New York PHONE NO.: 716-372-6607

NAME OF PERSON(S) AUTHORIZED TO SPEAK FOR APPLICANT WITH RESPECT TO THIS APPLICATION: Richard A Yeager, Interim CEO

IF APPLICANT IS REPRESENTED BY AN ATTORNEY, COMPLETE THE FOLLOWING:

NAME OF FIRM: Palumbo & Bertrand

NAME OF ATTORNEY: Brian Palumbo

ATTORNEY'S STREET ADDRESS: 481 N. Union Street
CITY: Olean STATE: New York PHONE NO.: 716-376-0628

NOTE: PLEASE READ THE INSTRUCTIONS ON PAGE 2 BEFORE FILLING OUT THIS APPLICATION.

County of Cattaraugus Industrial Development Agency
Lease Fee Structure

\$750 non-refundable application fee, plus
\$750 non-refundable agency counsel fee.

At the time of closing, prior to the CCIDA issuing its sales tax letter, you will be responsible for the following:

1 and 1/16% fee on the amount of sales tax letter(s) provided (in addition to the non-refundable application fee). Any additional sales tax letter(s) beyond the initial project amount will pay the standard IDA fee (1 and 1/16%) prior to the Agency issuing this letter(s). Any project with an in lieu of real property PILOT will be responsible for the full project PILOT amount paid in full at time of the project closing including projects with fixed fee amounts.

In addition to a CCIDA administrative fee you will also be responsible for paying CCIDA legal counsel expenses for lease transactions. The following are the CCIDA legal costs for each project:

Projects up to \$500,000	\$5,000 fee & up to \$500 in expenses
Projects up to \$1,000,000	\$7,500 fee & up to \$750 in expenses
Projects up to \$2,000,000	\$9,000 fee & up to \$750 in expenses
Projects above \$2,000,000	Will be negotiated

NOTE: Agency legal counsel fee include the \$750 non-refundable agency Counsel fee.
Also if a Payment in Lieu of Taxes (PILOT) and/or a mortgage is part of the Project an additional \$2,000.00 fee will be charged.

Please Note: ALL lease transactions will be by mail closing and these costs only include basic lease documents. Modification of the base documents could result in additional CCIDA attorney costs. In addition, you will also be responsible for your own attorney's legal expenses relating to this transaction. The Board may also modify its fee with three quarters of the Agency's Board Members present approving.

A late payment charge of 1 1/2% per month (30 day period) for every project billing will be in effect from the date billed by the CCIDA.

5. If the answer to any of questions 2 through 4 is yes, please, furnish details in a separate attachment.

C. Principal owners of Company:

1. Is Company publicly held? Yes ; No . If yes, please list exchanges where stock traded:

Olean Area FCU

2. If no, list all stockholders having a 5% or more interest in the Company:

NAME	ADDRESS	PERCENTAGE OF HOLDING
Member Owned		

D. Company's principal bank(s) of account:

Olean Area FCU

II. DATA REGARDING PROPOSED PROJECT.

A. Description of the Project: (Please provide a brief narrative description of the Project.)

~~Renovation of Current Warehouse of Olean General Hospital~~ 20,000 sq. ft. into a back office & storage facility.

B. Location of the Project:

1. Street Address: 234 Homer Street
2. City of Olean
3. Town of _____
4. Village of _____
5. County of Cattaraugus

C. Description of the Project site:

1. Approximate size (in acres or square feet) of the Project site:
Is a map, survey, or sketch of the Project site attached? Yes ; No .
2. Are there existing buildings on the Project site? Yes ; No .
 - a. If yes, indicate the number of buildings on the site: One. Also, please briefly identify each existing building and indicate the approximate size (in square feet) of each such existing building:

2. Does part of the Project consist of additions and/or renovations to existing buildings located on the Project site? Yes ; No . If yes, indicate the buildings to be expanded or renovated, the size of any expansions and the nature of expansion and/or renovation:

Convert Existing Space now used as storage to Back office Operations Center for Credit Union.

3. Describe the principal uses to be made by the Company of the building or buildings to be acquired, constructed, or expanded:

Back office Operations of Credit Union

E. Description of the Equipment:

1. Does a part of the Project consist of the acquisition or installation of machinery, equipment or other personal property (the "Equipment")? Yes ; No . If yes, describe the Equipment:

Typical Credit Union Back Office Functions (Computers, Printers, Etc)

2. With respect to the Equipment to be acquired, will any of the Equipment be Equipment which has previously been used? Yes ; No . If yes, please provide detail:

Some will be new, some will transfer from Wayne Street Main Credit Union office.

3. Describe the principal uses to be made by the Company of the Equipment to be acquired or installed:

Back Office Credit Union Processing

F. Project Use:

1. What are the principal products to be produced at the Project?

N/A

2. What are the principal activities to be conducted at the Project?

Back office Processing of Credit Union Daily Activities

3. Does the Project include facilities or property that are primarily used in making retail sales of goods or services to customers who personally visit such facilities? Yes ; No . If yes, please provide detail:

7. Will the completion of the Project result in the removal of a plant or facility of the Company or another proposed occupant of the Project (a "Project Occupant") from one area of the State of New York to another area of the State of New York? Yes ; No . If yes, please explain:
8. Will the completion of the Project result in the abandonment of one or more plants or facilities of the Company located in the State of New York? Yes ; No . If yes, please provide detail:
9. If the answer to either question 7 or question 8 is yes, indicate whether any of the following apply to the Project:
- a. Is the Project reasonably necessary to preserve the competitive position of the Company or such Project Occupant in its industry? Yes ; No . If yes, please provide detail: - Will help OAFCU grow and control development cost.
- b. Is the Project reasonably necessary to discourage the Company or such Project Occupant from removing such other plant or facility to a location outside the State of New York? Yes ; No . If yes, please provide detail:

G. Project Status:

1. If the Project includes the acquisition of any land or buildings, have any steps been taken toward acquiring same? Yes ; No . If yes, please discuss in detail the approximate stage of such acquisition:
2. If the Project includes the acquisition of any Equipment, have any steps been taken toward acquiring same? Yes No . If yes, please discuss in detail the approximate stage of such acquisition:
3. If the Project involves the construction or reconstruction of any building or other improvement, has construction work on any such building or improvement begun? Yes , No . If yes, please discuss in detail the approximate extent of construction and the extent of completion. Indicate in your answer whether such specific steps have been completed as site clearance and preparation; completion of foundations; installation of footings; etc.:
4. Please indicate amount of funds expended on the Project by the Company in the past three (3) years and the purposes of such expenditures:

Use of Project intended by Sublessee:

Date of lease or sublease to Sublessee:

Term of lease or sublease to Sublessee:

Will any portion of the space leased by this sublessee be primarily used in making retail sales of goods or services to customers who personally visit the Project? Yes ; No . If yes, please provide on a separate attachment (a) details and (b) the answers to questions II(F)(4) through (6) with respect to such sublessee.

B. What percentage of the space intended to be leased or subleased is now subject to a binding written lease or sublease? N/A

IV. EMPLOYMENT IMPACT.

A. Indicate the number of people presently employed at the Project site and the **additional** number that will be employed at the Project site at the end of the first and second years after the Project has been completed, using the tables below for (1) employees of the Applicant, (2) independent contractors, and (3) employees of independent contractors. (Do not include construction workers). Also indicate below the number of workers employed at the Project site representing newly created positions as opposed to positions relocated from other project sites of the applicant. Such information regarding relocated positions should also indicate whether such positions are relocated from other project sites financed by obligations previously issued by the Agency.

TYPE OF EMPLOYMENT Employees of Applicant					
	Professional or Managerial	Skilled	Semi-Skilled	Un-Skilled	Totals
Present Full Time					
Present Part Time					
Present Seasonal					
First Year Full Time	10	10	8		28
First Year Part Time					
First Year Seasonal					
Second Year Full Time	10	12	10		32

RELATED EMPLOYMENT INFORMATION				
	Professional or Managerial	Skilled	Semi-Skilled	Un-Skilled
Estimated Salary and Fringe Benefit Averages or Ranges	\$750,000	\$500,000	\$320,000	
Estimated Number of Employees Residing in the Western New York Economic Development Region ¹	10	8	10	

- C. Please describe the projected timeframe for the creation of any new jobs with respect to the undertaking of the Project:

New Jobs will be created over the next 12-24 months

- D. Please prepare a separate attachment describing in detail the types of employment at the Project site. Such attachment should describe the activities or work performed for each type of employment.
- E. **Estimated Wage Impact.** Please answer the questions below to assist the Agency in estimating the impact of the wages paid and to be paid at the Project site on the local economy:
1. What is your estimated current yearly payroll at the Project site (do not include construction workers)? \$ N/A.
 2. What do you estimate that you presently pay to New York State in payroll taxes with respect to jobs at the Project site (based upon taxes before the Project was undertaken) (do not include construction workers)? \$ N/A.
 3. What is the estimated yearly payroll one year after completion of your project? \$ 1.25MM.
 4. What do you estimate paying to New York State in payroll taxes one year after completion of your project? \$ TBD.
 5. What is the present estimated average wage/salary plus fringe benefit total for each full-time equivalent position at the Project site (based upon such amounts paid before the Project was undertaken) (do not include construction workers)? \$ 40,000[±].

¹ The Western New York Economic Development Region consists of the following counties: Allegany, Cattaraugus, Chautauqua, Erie, and Niagara.

6. What do you estimated that your yearly payroll will be at the Project site one year after completion of the Project (do not include construction workers)? \$ 1.50MM.
7. What do you estimate that you will pay to New York State in payroll taxes with respect to jobs at the Project site one year after completion of the Project (do not include construction workers)? \$ TBD.
8. What do you estimate the estimated average wage/salary plus fringe benefit total for each full-time equivalent position at the Project site will be one year after completion of the Project (do not include construction workers)? \$ 40,000[±].
9. If applicable, what are the estimated yearly aggregate average wage/salary plus fringe benefit total to be lost as a result of the Project? \$ N/A.
10. Estimated number of construction jobs to be created with respect to the Project: 15 jobs.
11. Estimated New York State payroll taxes on construction jobs to be created with respect to the Project: \$ TBD.

NOTE: ALL JOB OPENINGS ARE REQUIRED TO BE FILED WITH THE NEW YORK STATE DEPARTMENT OF LABOR AND THE CATTARAUGUS COUNTY JOB TRAINING ACT PARTNERSHIP.

F. Project Monetary Benefits. Please answer the questions below to assist the Agency in estimating the other positive monetary impacts that the Project may have on the local economy:

1. Please attach the most recent tax bill(s) for each parcel of property which is expected to be a part of the Project site. Have you attached such bills? Yes ; No . If no, please explain: _____

Property is presently not taxes as it is owned by Olean General Hospital

NOTE: THE POLICY OF THE AGENCY IS TO DECLINE TO ABATE EXISTING REAL PROPERTY TAXES WITH RESPECT TO THE PROJECT SITE. ANY REQUEST TO ABATE SUCH EXISTING REAL PROPERTY TAXES WOULD REQUIRE A DEVIATION FROM THE AGENCY'S EXISTING UNIFORM TAX EXEMPTION POLICY.

2. What is the estimated full cost of any real property improvements proposed to be undertaken as part of the Project? \$ 1.5MM.
3. What is the present estimated annual amount of goods and services purchased relating to the operation of the Project (excluding employee wages)? \$ 500K.

(e.g., number of jobs created, types of jobs created, economic development in the area, etc.). Such information should also consist of a list and detailed description of the costs of the Agency undertaking the Project (e.g., tax revenues lost, buildings abandoned, etc.).

- VII. REPRESENTATIONS BY THE APPLICANT. The applicant understands and agrees with the Agency as follows:
- A. Job Listings. In accordance with Section 858-b(2) of the New York General Municipal Law, the applicant understands and agrees that, if the Project receives any Financial Assistance from the Agency, except as otherwise provided by collective bargaining agreements, new employment opportunities created as a result of the Project will be listed with the New York State Department of Labor Community Services Division (the "DOL") and with the administrative entity (collectively with the DOL, the "JTPA Entities") of the service delivery area created by the federal job training partnership act (Public Law 97-300) ("JTPA"), as replaced by the Workforce Investment Act of 1998 (Public Law 105-220), in which the Project is located.
 - B. First Consideration for Employment: In accordance with Section 858-b(2) of the New York General Municipal Law, the applicant understands and agrees that, if the Project receives any Financial Assistance from the Agency, except as otherwise provided by collective bargaining agreements, where practicable, the applicant will first consider persons eligible to participate in JTPA programs who shall be referred by the JTPA Entities for new employment opportunities created as a result of the Project.
 - C. Annual Sales Tax Filings: In accordance with Section 874(8) of the New York General Municipal Law, the applicant understands and agrees that, if the Project receives any sales tax exemptions as part of the Financial Assistance from the Agency, in accordance with Section 874(8) of the General Municipal Law, the applicant agrees to file, or cause to be filed, with the New York State Department of Taxation and Finance, the annual form prescribed by the Department of Taxation and Finance, describing the value of all sales tax exemptions claimed by the applicant and all consultants or subcontractors retained by the applicant.
 - D. Annual Employment Reports: The applicant understands and agrees that, if the Project receives any Financial Assistance from the Agency, the applicant agrees to file, or cause to be filed, with the Agency, on an annual basis, reports regarding the number of people employed at the project site.
 - E. Representation of Financial Information. Neither this Application nor any other agreement, document, certificate, project financials, or written statement furnished to the Agency or by or on behalf of the applicant in connection with the project contemplated by this Application contains any untrue statement of a material fact or omits to state a material fact necessary in order to make the statements contained herein or therein not misleading. There is no fact within the special knowledge of any of the officers of the applicant which has not been disclosed herein or in writing by them to the Agency and which materially adversely affects or in the future in their opinion may, insofar as they can now reasonably foresee, materially adversely affect the business, properties, assets or condition, financial or otherwise, of the applicant.
 - F. Agency Financial Assistance Required for Project. The Project would not be undertaken but for the Financial Assistance provided by the Agency or, if the Project could be undertaken without the Financial Assistance provided by the Agency, then the Project should be undertaken by the Agency for the following reasons:

_____	\$ _____
TOTAL PROJECT COSTS	\$ <u>1,500,000⁺</u>

B. Anticipated Project Financing Sources. State the sources reasonably necessary for the financing of the Project site, the construction of the proposed buildings and the acquisition and installation of any machinery and equipment necessary or convenient in connection therewith, and including any utilities, access roads or appurtenant facilities, using the following categories:

<u>Description of Sources</u>	<u>Amount</u>
Private Sector Financing	\$ <u>N/A</u>
Public Sector	
Federal Programs	\$ _____
State Programs	\$ _____
Local Programs	\$ _____
Applicant Equity	\$ _____
Other (specify, e.g., tax credits)	
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL AMOUNT OF PROJECT FINANCING SOURCES	\$ <u>N/A</u>

C. Have any of the above expenditures already been made by the applicant?
 Yes ; No . If yes, indicate particulars.

D. Amount of loan requested: \$ 0;

Maturity requested: 0 years.

E. Has a commitment for financing been received as of this application date, and if so, from whom?

I affirm under penalty of perjury that all statements made on this application are true, accurate, and complete to the best of my knowledge.

Wash
Wash Federal Credit Union
Applicant

By: X Paul A. Long
Title: X Interim CEO

NOTE: APPLICANT MUST COMPLETE THE APPROPRIATE VERIFICATION APPEARING ON PAGES 22 THROUGH 25 HEREOF BEFORE A NOTARY PUBLIC AND MUST SIGN AND ACKNOWLEDGE THE HOLD HARMLESS AGREEMENT APPEARING ON PAGE 26.

VERIFICATION

(If Applicant is a Corporation)

STATE OF New York }
COUNTY OF Cattaraugus } SS.:

Richard A. Yeager deposes and says that he is the
(Name of officer of applicant)
Interim CEO of Olen An Fische Credit Union
(Title) (Company Name)

application; that he has read the foregoing application and knows the contents thereof; and that the same is true and complete and accurate to the best of his knowledge. Deponent further says that the reason this verification is made by the deponent and not by said Company is because the said Company is a corporation. The grounds of deponent's belief relative to all matters in the said application which are not stated upon his own personal knowledge are investigations which deponent has caused to be made concerning the subject matter of this application as well as information acquired by deponent in the course of his duties as an officer of and from the books and papers of said corporation.

[Signature]
(officer of applicant)

Sworn to before me this
14th day of October, 2020

[Signature]
Notary Public

MELISSA SUE PAWLOWSKI
Notary Public, State of New York
Qualified in Cattaraugus County
Commission Expires July 26, 2022

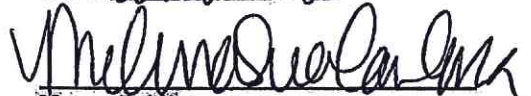
HOLD HARMLESS AGREEMENT

Applicant hereby releases County of Cattaraugus Industrial Development Agency and the members, officers, servants, agents and employees thereof (hereinafter collectively referred to as the "Agency") from, agrees that the Agency shall not be liable for and agrees to indemnify, defend and hold the Agency harmless from and against any and all liability arising from or expense incurred by (A) the Agency's examination and processing of, and action pursuant to or upon, the attached Application, regardless of whether or not the application or the Project described therein or the tax exemptions and other assistance requested therein are favorably acted upon by the Agency, (B) the Agency's acquisition, construction and/or installation of the Project described therein and (C) any further action taken by the Agency with respect to the Project, including without limiting the generality of the foregoing, all causes of action and attorneys' fees and any other expenses incurred in defending any suits or actions which may arise as a result of any of the foregoing. If, for any reason, the Applicant fails to conclude or consummate necessary negotiations, or fails, within a reasonable or specified period of time, to take reasonable, proper or requested action, or withdraws, abandons, cancels or neglects the Application, or if the Agency or the Applicant are unable to reach final agreement with respect to the Project, then, and in that event, upon presentation of an invoice itemizing the same, the Applicant shall pay to the Agency, its agents or assigns, all actual costs incurred by the Agency in the processing of the Application, including attorneys' fees, if any.



(Applicant)

Sworn to before me this 14th
day of October, 2020



Notary Public

MELISSA SUE PAWLOWSKI
Notary Public, State of New York
Qualified in Cattaraugus County
Commission Expires July 26, 2020



(<https://www.oleanareafcu.org/>)



eTeller ID:

Login

Enroll
(<https://www.netteller.com/login2008/Authentication/View?returnUrl=%2foleanareafederal>)

Forgot Password
(<https://www.netteller.com/login2008/Authentication/View?returnUrl=%2foleanareafederal>)

MENU

- Personal Accounts (<https://www.oleanareafcu.org/personal/>)
- Business Accounts (<https://www.oleanareafcu.org/business/>)
- Membership (<https://www.oleanareafcu.org/membership/>)
- Rates (<https://www.oleanareafcu.org/rates-chart/>)
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- About Us (<https://www.oleanareafcu.org/about-us/>)
- Careers (<https://www.oleanareafcu.org/hours/>)
- Hours & Locations (<https://www.oleanareafcu.org/locations/>)
- Contact Us (<https://www.oleanareafcu.org/contact-us/>)
- Links (<https://www.oleanareafcu.org/links/>)



(<https://www.facebook.com/oleanareafcu>)



(<https://twitter.com/oleanareafcu>)

Personal Accounts
(<https://www.oleanareafcu.org/personal/>)

Business Accounts
(<https://www.oleanareafcu.org/business/>)

Deposit & Loan Rates
(<https://www.oleanareafcu.org/rates-chart/>)

Membership
(<https://www.oleanareafcu.org/membership/>)

About Us (<https://www.oleanareafcu.org/about-us/>)

Youth Programs & Loans
(<https://www.oleanareafcu.org/personal/savings/youth-savings-account/youth-programs/>)

Careers (<https://www.oleanareafcu.org/hours/>)

Hours & Locations
(<https://www.oleanareafcu.org/locations/>)

Contact Us (<https://www.oleanareafcu.org/contact-us/>)

Links (<https://www.oleanareafcu.org/links/>)

About Us

Our Mission:

To provide our members personal service and affordable products that meet their financial needs at every stage of their lives.

Our Vision:

To be the financial institution of choice in the communities we serve.

Core Values:

We are member focused.

We operate confidentially and ethically.

We value our employees, encourage their development and strive to provide an outstanding work environment.

We are fiscally responsible, providing safety and security to our membership.

Our History:

Financial Calculators (<https://www.oleanareafcu.org/financial-calculators/>)

Make A Payment with a Debit or Credit Card (<https://pay1.pluginpay.com/bpl/oaafcu>)

Downloadable Forms (<https://www.oleanareafcu.org/download-forms/>)

News & Communications (<https://www.oleanareafcu.org/communications/>)

Vehicles & Homes Up for Bid (<https://www.oleanareafcu.org/vehicle-loans-center/>)

CU Switch Kit (<https://www.oleanareafcu.org/cu-switch-kit/>)

CU Disclosures & Fee Schedule (<https://www.oleanareafcu.org/cu-disclosures-fees/>)

Olean Area Federal Credit Union is a not-for-profit, financial cooperative owned and operated by our members. For more than 40 years, we have provided excellent service and financial opportunities to our members. From checking, savings and share certificates to our low rate installment, home and mortgage loans as well as credit cards and business products and services.

Founded in 1972, Olean Dresser Clark Federal Credit Union's first members were employees of Dresser Clark. In 1981 the credit union converted to a community charter, which remains today.

For sentimental reasons "Dresser Clark" continued to be included in our name long after the company ceased to exist. To more accurately reflect our field of membership, our name was changed to Olean Area Federal Credit Union on February 19, 2002. Although we were very proud of our prior name, a name change was long overdue.

On June 11, 2018 we merged with Enchanted Mountains Federal Credit Union, giving us our third location in Allegany, NY. The office is full service and houses a depository ATM.

In January 2020 we announced a new branch location located at 160 South Main Street, Portville, NY. This newest branch, slated to open in early 2021 will offer full service options as well as a 24-hour walk-up and drive-thru ATM.

On July 17, 2020 our field of membership grew to include anyone who lives, works, worships, or attends school in Allegany and Cattaraugus Counties, NY and McKean and Potter Counties, PA. As well as their immediate family members, businesses and organizations.

Olean Area Federal Credit Union is currently one of the largest and most respected full-service Credit Unions in Western New York. Thanks to the support and trust of our members, we continue to provide the same quality financial services to our membership that we have for over 40 years.

Our Leadership:

Our Board of Directors is comprised of a group of volunteers elected by our membership who oversee the overall operations of the credit union. Our Supervisory Committee are volunteers appointed by the Board of Directors, who work in conjunction with them to ensure the credit union's soundness and stability. In 2017, we established a volunteer Education Committee, also appointed by the board of directors, to learn the background of the credit union and work with the Board and Supervisory Committee.

Board of Directors

President

Vice President

Treasurer

Secretary



Patrick Kelly
Serving Olean Area FCU, 2012 Present



Ronald Inzana
Serving Olean Area FCU, 2015 Present



Ronald Kent
Serving Olean Area FCU, 2015 Present



Lois Scougton
Serving Olean Area FCU, 2007 Present



Jean McInroy
Serving Olean Area FCU, 2012 Present



Michelle Puccio
Serving Olean Area FCU, 2016 Present



Jason Crisafulli
Serving Olean Area FCU, 2015 Present



Grenda Hill
Serving Olean Area FCU, 2013 Present



Lucy Benson
Serving Olean Area FCU, 2018 Present

Supervisory Committee

Chairman



Robert Clander
Serving Olean Area FCU, 2007 Present



Michele Puccio
Serving Olean Area FCU, 2016 Present



Robert Elmore
Serving Olean Area FCU, 2013 Present



Carol Mahoney-Kuzemich
Serving Olean Area FCU, 2015 Present

Senior Management Team



Richard Yeager, Interim CEO & VP of Lending
ryeager@oleanfcu.com



Mary Palumbo, VP of Finance & IT
mpalumbo@oleanfcu.com



Lee Ann Dineen, VP of Operations & HR
ldineen@oleanfcu.com

Management Team



Abbey Bowser, Manager of Marketing
abowser@oleanfcu.com



Tonya Doxey, Manager of Compliance &
BSA Officer
tdoxey@oleanfcu.com



Bonnie Gustin, Manager of Accounting
bgustin@oleanfcu.com



Joseph Leo, Director of IT
jleo@oleanfcu.com



Sandra Plants, Manager of Loan Operations
splants@oleanfcu.com



Michael Smith, Sr. Commercial Lender &
Commercial Operations Manager
msmith@oleanfcu.com



Audra Stevens, Director of Operations
astevens@oleanfcu.com

Credit Union Annual Reports:

Annual Report 2018

(<https://www.oleanareafcu.org/wp-content/uploads/2019/06/Revised-Annual-Report-2018.pdf>)

2017 Annual Report

(<https://www.oleanareafcu.org/wp-content/uploads/2018/06/2017-Annual-Report.pdf>)

2016 Annual Report

(<https://www.oleanareafcu.org/wp-content/uploads/2017/06/2016-Annual-Report.pdf>)

2015 Annual Report

(<https://www.oleanareafcu.org/wp-content/uploads/2016/08/2015-Olean-Area-FCU-Annual-Report.pdf>)

2014 Annual Report

(<https://www.oleanareafcu.org/wp-content/uploads/2017/02/2014-Olean-Area-FCU-Annual-Report.pdf>)

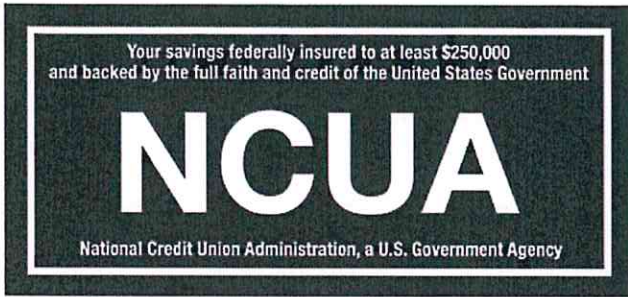
2013 Annual Report

(<https://www.oleanareafcu.org/wp-content/uploads/2017/02/2013-Olean-Area-Annual-Report.pdf>)

Community Involvement:

Olean Area Federal Credit Union is committed to the communities in which we serve. We are involved with many local charities and organizations through financial support, staff volunteers and participation as well as providing three scholarships annually to local youth.





(<https://www.ncua.gov>)



Olean Area Federal Credit Union
1201 Wayne St. Olean, NY 14760
206 North Clark St. Olean, NY
14760
180 West Main St. Allegany, NY
14706
716.372.6607 • 800.854.6052
Routing Number: 222381824

Federally Insured by NCUA

(http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp)

Olean Area Federal Credit Union. ©2016 Copyright, All rights reserved.
Site by p80, an
inbound marketing agency. (<https://www.protocol80.com>)



Image Mate Online

Navigation Tools GIS Map Tax Maps | ORPS Links Assessment Info

Help Log In

Commercial

Property Info

Owner/Sales

Inventory

Improvements

Tax Info

Tax Calculator

Report

Comparables

Download RP5217 Form

Download RP5217 Editor

Parcel History

Municipality of City of Olean			
SWIS:	041200	Tax ID:	94.032-1-2.3
Tax Map ID / Property Data			
Status:	Active	Roll Section:	Wholly Exem
Address:	234 Homer St		
Property Class:	449 - Other Storage	Site Property Class:	449 - Other Storage
Ownership Code:			
Site:	Com 1	In Ag. District:	No
Zonning Code:	-	Bldg. Style:	Not Applicable
Neighborhood:	12402 -	School District:	Olean
Total Acreage/Size:	1.65	Equalization Rate:	---
Land Assessment:	2020 - \$82,500	Total Assessment:	2020 - \$700,000
Full Market Value:	2020 - \$795,455		
Deed Book:	970	Deed Page:	59
Grid East:	1186359	Grid North:	764904
Special Districts for 2020			
<i>No information available for the 2020 roll year.</i>			
Land Types			
Type		Size	
Primary		1.65 acres	

Photographs

(Click on photo to enlarge it.)

Photo

Documents

- Deed History Card
- Survey Map
- Survey

Maps

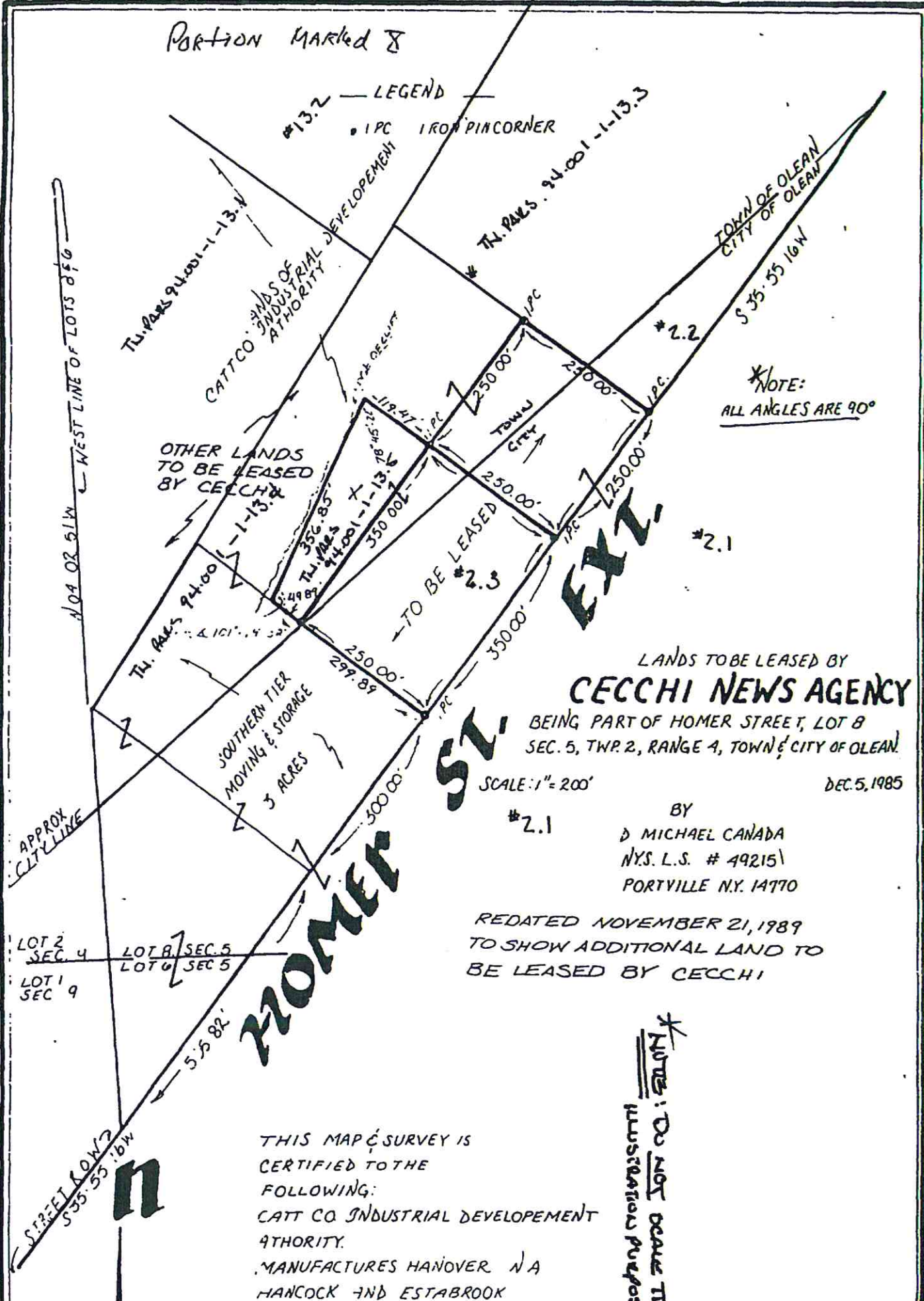
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PORTION MARKED X

#13.2 — LEGEND
• 1 PC IRON PIN CORNER



*NOTE:
ALL ANGLES ARE 90°

LANDS TO BE LEASED BY
CECCHI NEWS AGENCY

BEING PART OF HOMER STREET, LOT 8
SEC. 5, TWP. 2, RANGE 4, TOWN & CITY OF OLEAN

SCALE: 1" = 200'

DEC. 5, 1985

BY
D MICHAEL CANADA
N.Y.S. L.S. # 492151
PORTVILLE N.Y. 14770

REDATED NOVEMBER 21, 1989
TO SHOW ADDITIONAL LAND TO
BE LEASED BY CECCHI

HOMER ST

EXT.

THIS MAP & SURVEY IS
CERTIFIED TO THE
FOLLOWING:
CATT CO INDUSTRIAL DEVELOPMENT
AUTHORITY.
MANUFACTURES HANOVER NA
HANCOCK AND ESTABROOK

*NOTE: DO NOT SCALE THIS
ILLUSTRATION FOR PURPOSES

94.032 - 1-2.3



N65-19-17E

1012.16'

2" Pipe

TH.
94.001 - 2 - 13.1

788.00'

N47-45-46E

San IP

N59-18-54W

825.96'

1414.99'

1163.05'

1233.05'

94.001 - 1

42-99'

Legend

-----W----- Existing Waterline

-----G----- Gas Line

-----●----- Existing Sanitary Sewer With Man Holes

Note: Floodway Area Shown Indicates Approximate Limit of



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Parcel History

Municipality of City of Olean

SWIS:	041200	Tax ID:	94.032-1-2.3
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Inventory

Overall EFF Year Built:	0
Overall Condition:	Normal
Overall Grade:	Average
Overall Desirability:	2

Buildings

Air Cond. %	Sprinkler %	Alarm %	Elevators	Basement Type	Year Built	Condition	Quality	Gross Floor Area	Stories
0	0	0	0		1985	Normal	Average	20300	1

Utilities

Sewer Type:	Comm/public
Water Supply:	Comm/public
Utilities:	Gas & elec

Site Uses

Use	Rentable Area	Total Units
Profssnl off	10,500 sq. ft.	0
Mini-wrhouse	9,800 sq. ft.	0

Photographs

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Parcel History

Municipality of City of Olean

SWIS:	041200	Tax ID:	94.032-1-2.3
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Ownership Information

Name	Address
Olean General Hospital	515 Main St Olean NY 14760

Sale Information

No Sales Information Available

Historic Deed Information

Photographs

(Click on photo to enlarge it.)

Photo

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- Survey

Maps

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Photo

Photo for 94.032-1-2.3 in City of Olean