



**Genesee Co-op**  
Federal Credit Union  
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July 22, 2022

(Your organization's name and address)

Ben Pecora-Sanefski  
Member Service Coordinator of Lending  
Genesee Co-op FCU  
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Ladies and Gentlemen,

We believe that Consumer Credit Counseling Service of Rochester's (CCCS of Rochester) Driven2Success program provides a crucial strategy to address one of the primary barriers that many low-to-moderate income (LMI) residents in Monroe County face when seeking to grow or stabilize their income. While public transportation serves as a key resource for job seekers and workers alike, the landscape of employment in our region requires many to obtain personal transportation to fully meet job requirements.

As an organization that serves LMI members seeking to gain and expand employment opportunities, we often struggle to help solve for their unique transportation needs. This is where the Driven2Success program comes in to responsibly connect our clients to affordable auto loans and reliable vehicles. By making thoughtful referrals of clients with identified personal transportation needs, organizations like ours greatly enhance the employment outcomes of our members. The education and counseling that CCCS of Rochester provides greatly enhances the success of Driven2Success participants by preparing and empowering them to purchase and borrow effectively. We also desire to refer clients to the Driven2Success program knowing that those who are approved for loans will receive a far more affordable interest rate than they would from many of the "buy-here, pay-here" and sub-prime lenders. For these reasons, we fully support CCCS of Rochester's application to Monroe County to leverage American Rescue Plan Act funding to fully staff and sustain the Driven2Success program.

Sincerely,

**Ben Pecora-Sanefski**  
Genesee Co-op FCU  
*Member Service Coordinator*  
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