



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

Members Only

36050-NEWS-0926

FALL, 2026

Credit Union Newsletter

UPSTATE TELCO

Federal Credit Union

137 Harrison Street
Gloversville, NY 12078-4820
(518)-773-6548
1-800-324-8870
www.upstatetelcofcu.org
contact@upstatetelcofcu.org

BOARD MEMBERS

Lynne Rubscha ▪ President
David Johnson ▪ 1st Vice President, Membership Officer
Barbara Insognia-Treasurer, CCUFC
Jeri Wagner- Secretary
Ann Aksztulewicz
James Yerry
Sheila D'Onofrio

SUPERVISORY COMMITTEE

Joyce Robbins ▪ Chairperson
Nancy Case
Robin Horton

LOAN OFFICERS

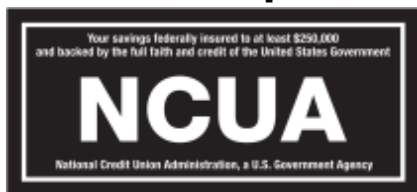
Barb Insognia, CCUFC
Diane Bowler

OFFICE STAFF

Barbara Insognia ▪ Manager, CCUFC
Diane Bowler

HOURS

Mon. – Thurs. ▪ 9 a.m. – 3 p.m.
Fri ▪ 8 a.m. – 3 p.m.
**Daily Business Transactions
End At 2:45 p.m.**



Go to <http://www.ncua.gov> for more information.

BE A CREDIT UNION MEMBER FOR LIFE

Once a member, always a member
policy still stands even after you leave
your employment or retire.

LOAN RATES (APR)

LOAN TYPE	1 Yr.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.
Share/Stock Secured	2.00%	2.25%	2.50%	2.75%	3.00%		
New Autos (2025-2026)	-	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%
Recently Enjoyed Autos (2021 and newer)	-	5.25%	5.50%	5.75%	6.00%	6.25% 2023-2024	6.50% 2023-2024
More enjoyed Autos (2019 & 2020)	-	6.25%	6.50%	6.75%	-		
RV, Boats, Campers			Up to 6	Years		6.50%	
Signature Loans					9.90%		
Line of Credit			12.00%				
SHARE RATE INFORMATION	.10% Regular Shares		.10% Christmas/Vacation Shares		0% Share Drafts		
ANNUAL PERCENTAGE YIELD (APY)	.10%		.10%		0%		



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UPSTATE TELCO
Federal Credit Union

Office Closed:

Wednesday, November 11, 2026 for Veterans Day
Thursday and Friday, November 24 and 25, 2026 for Thanksgiving
Friday, December 25, 2026 for Christmas
Friday, January 1, 2027 for New Years



IMPORTANT - AUDIT VERIFICATION

Please examine your statement for September carefully. If it is not correct, communicate any differences in writing to the address below:

**Joyce Robbins, Chairperson
Supervisory Committee
144 Old Peck Hill Road
Gloversville, NY 12078**

If you do not reply, we will consider this statement to be correct.

Please Do Not Send Checks Or Cash To This Address.