



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

Members Only

36050-NEWS-0626

SUMMER, 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

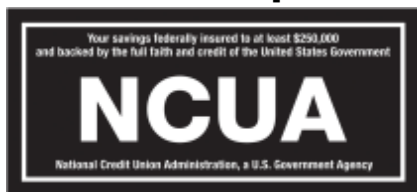
OFFICE STAFF

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%		

College Loans

If in need of funding for college, remember you can access a Sallie Mae loan through our website or at:

www.salliemae.com/smartoption/upstatetelcofcu.

THE CREDIT UNION OFFICE



**WILL BE
CLOSED**

Monday, September 7, 2026
*In observance of
Labor Day*

TELEPHONE RETIREE REUNION

The luncheon will be Thursday,
July 16, 2026

Winner's Circle Restaurant

3293 State Highway 5, Fonda,
NY

Social Hour: 11:30

Lunch: 1:00

If interested contact Annie at:
518-725-9177 or email
castart@frontiernet.net

UPSTATE TELCO FEDERAL CREDIT UNION ANNUAL DINNER MEETING

Thursday, September 24, 2026 @ The Winner Circle
Social Hour: 5:30-6:00pm
Buffet Dinner: 6:00pm
Credit Union Members: \$10.00
Non-Member Guest: \$15.00

Member Name: _____

Account #: _____

Reservations: #Members _____ #Non-Members _____

Please return to the Credit Union by Friday, September 18, 2026