

### 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  
Dave Johnson ▪ 1<sup>st</sup> Vice President, Membership Officer  
Joyce Robbins ▪ Acting 2<sup>nd</sup> Vice President  
Barbara Insognia-Treasurer  
Jeri Wagner- Secretary  
Ann Aksztulewicz  
Sheila D'Onofrio

#### SUPERVISORY COMMITTEE

Joyce Robbins ▪ Chairperson  
Nancy Case  
Robin Horton

#### LOAN OFFICERS

Barb Insognia  
Diane Bowler

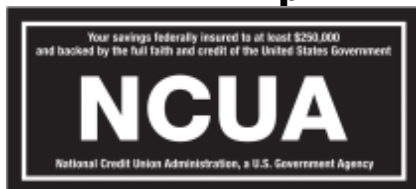
#### OFFICE STAFF

Barbara Insognia ▪ CCUFC, Manager  
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 (2024-2025)	-	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%
Recently Enjoyed Autos (2020 and newer)	-	5.25%	5.50%	5.75%	6.00%	6.25% 2022- 2023	6.50% 2022- 2023
More enjoyed Autos (2018 or 2019)	-	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%		

### Statements:

Statements are mailed out by Fiserv. Please make sure we have your correct address. Also, forward mailing will not take place and will be returned to the CU. If you go away, please contact the office with your alternate address while you are gone.

### CU App

The CU App is available from your phone's store or you can download it from our web site. The App is associated with HFS, Home Banking Services. You will sign in to the App using your credentials from HFS.

If you do not have HFS, it is available on our web site. Call the CU if asked for a pin.

### E-STATEMENTS

Interested in receiving E-Statements instead of a paper one? Sign up for the e-statements within HFS. You will receive an email in the beginning of the month to let you know it is ready.

**THE CREDIT UNION  
OFFICE WILL BE  
CLOSED**

**Monday, May 26, 2025  
In observance of  
Memorial Day**



**Friday, July 4, 2025  
In observance of  
Independence Day**



Happy 4th of July!