

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 • 1st Vice President, Membership Officer
Barbara Insognia-Treasurer
Jeri Wagner- Secretary
Ann Aksztulewicz
Sheila D’Onofrio
James Yerry

SUPERVISORY COMMITTEE

Joyce Robbins • Chairperson
Nancy Case
Robin Horton

LOAN OFFICERS

Barb Insognia
Diane Bowler

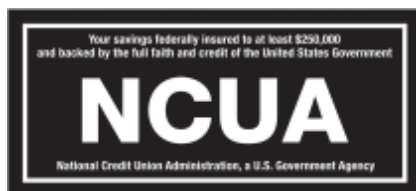
OFFICE STAFF

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 (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 or 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%		

COMING SOON:

New HFS Feature

The protection of your information is very important to us. We are pleased to announce an added login security feature that helps guard your online information by adding another layer of identity verification to online financial transactions.

How it Works:

When logging into HFS, you will get a message (text or voice) on your phone with a 6-digit code to enter. This replaces your security questions.

What you need to do:

Please update your phone numbers in HFS or contact us and provide your cell phone or home phone number.

IMPORTANT! You will not be able to access HFS if we do not have your updated contact information.

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 25, 2026
In observance of
Memorial Day**



**Friday, July 3, 2026
In observance of
Independence Day**



Happy 4th of July!