

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
Dave Johnson ▪ 1st Vice President, Member Officer
Pat O'Lucci ▪ 2nd 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 ▪ 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 (2023-2024)	-	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%
Recently Enjoyed Autos (2019 and newer)	-	5.25%	5.50%	5.75%	6.00%	6.25% 2021-2022	6.50% 2021-2022
More enjoyed Autos (2017 & 2018)	-	6.25%	6.50%	6.75%	-		
RV, Boats, Campers			Up to 6 Years			6.50%	
Signature Loans					9.90%		
Line of Credit			12.0%				
SHARE RATE INFORMATION	.10% Regular Shares		.10% Christmas/Vacation Shares		0% Share Drafts		
ANNUAL PERCENTAGE YIELD (APY)	.10%		.10%		0%		

Credit Union Office
will be closed:

Monday, January 20, 2025

Martin Luther King Jr Day

Monday, February 17, 2025

Presidents' Day



SCHOLARSHIP AWARD PROGRAM

Scholarships will be awarded again this year to a high school senior and a college student. Contact the Credit Union Office to receive your application or download one from our website. All applications must be submitted back by May 31, 2025.

2025 FEE SCHEDULE

<u>CHECKS (CU / Deposited)</u>	
NSF Returned Check	\$30.00
Stop Payment Check	\$35.00
<u>ACCOUNT RELATED FEES</u>	
NSF Returned Check	\$25.00
Negative Balance - Shares per item (ACH Withdrawals and Overdrafts). IN 2025 WILL BE IMPLEMENTED.	\$25.00
Certified Checks per item (Credit Union Checks not made out to the member)	\$1.00
Protest Draft	\$20.00
Share Savings Transfers for Overdrafts per Item. IN 2025 WILL BE IMPLEMENTED.	\$5.00
Inactive Account (per months) (Inactive for two years with a balance of less than \$500)	\$5.00
Account Research	\$20.00
Closed Account (if closed within six (6) months of opening)	\$10.00
<u>UTFCU DEBIT CARD FEES</u>	
ATM Withdrawals, Transfers & Inquiries (per transaction)	\$2.00
UTFCU Card Replacement	\$5.00