



ONEIDA COUNTY FEDERAL CREDIT UNION

April 2023 Member Newsletter

website www.oneidacfcu.org

The Credit Union That Cares (315) 798-5741

*The Credit Union
hours of operation are:
Monday - Friday 9am to 4pm*

****New security for Oneida County Office Building. All visitor will be required to pass a security check point. This will ensure the safety of anyone visiting and employees. If there any way we can accommodate you, please call our office 315-798-5741.**



Annual Meeting

Annual meeting-clam bake, July 10, 2023 at Roselawn. Call Credit Union or stop in to purchase a ticket. Hope to see you there.

There is one seat available on our Board of Directors, if anyone interested, submit a letter to Oneida County Federal Credit Union, Attention Manager.

We are doing a drawing Apple IPAD at our Annual meeting; tickets are available at the credit union or at the meeting

*The Credit Union Will Be Closed The
Following Holidays:*

May 29th Memorial Day June 19th Juneteenth

July 4th-Independence Day

9474



12-Month Certificate of Deposit

Call the Credit Union for current rates on the 12-month Certificates of Deposit.

Loan Rates

Home Equity.....	5.00%
Unsecured Loans.....	10.00%
Visa Credit Card.....	12.00%
Share Secured Loan.....	5.00%
Refinanced Loan.....	14.00%
Spring Loan Special.....	8.00%
Debt Consolidation Loan.....	10.00%
Overdraft Loan (for checking acct.).....	13.00%



Great Vehicle Loan Rates

100% Financing

New Car Loan.....	36 months.....	3.75 %
	48 months	4.00 %
	49 months up to 84 months	4.75%
Used Car Loan... (2009to 2011) 36.....		8.50%
	36 months.....	5.00%
	48 months.....	5.25%
	49 up to 84 months	5.50%

**Finance your new or used auto with
Oneida County Federal Credit Union.**

IMPORTANT

Members, please update address and Phone number, also check on your beneficiary.

DIVIDEND

The Board of Directors Has
Declared Dividends for the Period
January 1, 2023 to March 31, 2023

For Share Types:
Savings, Trust, Vacation
And Christmas
.25% APR .25% APY

NCUA

Every member's account is insured
up to \$250,000.00
by the National Credit Union Administration,
a United States government agency.

Find your account number in this newsletter, and you'll
win \$10.00 cash from the Credit Union.
Just give us a call at 798-5741

Members

Be aware that family members are
eligible to join the credit union
with the same benefits.

Home Equity Loans

Borrow \$10,000 to \$75,000
at the Low Fixed Rate of 5.00%
Until JUNE 30, 2023

Member pays Oneida County Clerk Fees

Call or stop by the Credit Union for more information



9858

VACATION LOAN SPECIAL

\$500.00 to \$3000.00
For up to one year at the Low Rate
of 8%

Loan applications available on website
or call and we'll do it over the phone
315-798-5503.

Overdraft Protection

Overdraft protection available for checking
accounts up to \$500. Call the office for more
information on this service.

**ENCHANTED FOREST TICKET
WILL BE AVAILABLE IN JUNE**

\$35.00

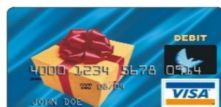
Personal (Signature) LOAN

BORROW \$1,000 TO \$7,000



**UP TO 54 MONTHS
AT A LOW RATE OF 10%**

**COME TO YOUR CREDIT
UNION FOR A LOAN**



VISA Gift Cards

VISA Gift cards are now available at the
Credit Union.

Starting at \$10.00 up to \$1,000.00.
Just \$5.00 each

Members Beware:

The credit Union will **not** email
or text message for information
on your account.
Call only 315-798-5741