



ONEIDA COUNTY FEDERAL CREDIT UNION

April 2024 Member Newsletter

website www.oneidacfu.org

The Credit Union That Cares (315) 798-5741

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

Oneida County Office Building entrance is back to 800 Park Ave. 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 08, 2024 at Roselawn. Call Credit Union or stop in to purchase a ticket. Hope to see you there. Tickets \$20.00 Guest \$25.00 There are two seats available on our Board of Directors, if anyone's interested submit a letter to Oneida County Federal Credit Union by June 01, 2024 Attention Manager.

We are doing a drawing Apple IPAD at our Annual meeting; tickets are available at the credit union or at the meeting. \$2.00 each or 3 for \$5.00

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

May 27th Memorial Day June 19th Juneteenth

July 4th-Independence Day

9251



12-Month Certificate of Deposit

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

Loan Rates

Home Equity.....	7.00%
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.....	4.75 %
	48 months	5.00 %
	49 months up to 84 months	5.75%
Used Car Loan... (2010to 2012) 36.....	36 months.....	9.50%
	36 months.....	6.00%
	48 months.....	6.25%
	49 up to 84 months	6.50%

**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, 2024 to March 31, 2024

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 7.00% Until JUNE 30, 2024

Member pays Oneida County Clerk Fees

Call or stop by the Credit Union for more information

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.



7343

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
\$37.00**

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