



# Oneida County Federal Credit Union

July 2025 Newsletter  
www.oneidacfcu.org | (315) 798-5741

Hours of  
operation:  
Mon-Fri  
9am-4pm



## Closed for Holidays

July 4<sup>th</sup> - Independence Day  
September 1<sup>st</sup> - Labor Day

## Water Safari Tickets

\$39  
EACH!



## Security for Oneida County Office Building

All visitors will be required to pass a security check point. This will ensure the safety of anyone visiting and employees.

If there is any way we can accommodate you, please call our office at (315) 798-5741

## Make Sure Your Info Is Up To Date!

This includes your addresses, phone numbers, and listed beneficiaries. If you're unsure that we have your correct information, give us a call at (315) 798-5741 or stop in!

## Finance Your Auto Loan With Us!

Finance up to \$65,000 with a term of 84 months!

New Car Loan - 36 months.....4.75%  
37-48 months.....5.00%  
49-72 months.....5.75%

Used Car Loan -  
(2011 to 2013) - 36 months.....9.50%  
(2014 or newer) - 36 months.....6.00%  
(2014 or newer) - 37-48 month.....6.25%  
(2015 or newer) - 49-84 months.....6.50%

## Account Rates and APY

The Board of Directors has declared dividends for the quarter,

**July 1<sup>st</sup>, 2025 to Sept 31<sup>st</sup>, 2025**

For share types:

**Savings, Trust, Vacation, and Xmas  
.25% APR .25% APY**

## Other Loan Rates

Home Equity.....7.00%  
Unsecured Loans.....10.00%  
Visa Credit Cards.....12.00%  
Share Secured.....5.00%  
Refinanced Loan.....14.00%  
Loan Special.....7.50%  
Overdraft Protection.....13.00%

**\*\*Our loan applications are available on our website or in office. Only members who have been employed for 1 full year with Oneida County are eligible for an unsecured loan with us**



### Visa and Debit Card Users

Please notify us of any travel plan dates. This will prevent any blocks on your cards!

### Online Banking

Need an easier way to manage your money? Sign up for online banking!

OR

Call us at (315) 798-5741 & choose option 1 for automated account support!

### Debt Consolidation Loan

Say goodbye to your debt!  
Borrow up to \$9,000 for up to 60 months or get \$14,000 w/ a co-signer

All at a rate of 10%!

### Win Money right here, right now!

Find the first 4 numbers of your account number in this newsletter to win \$10 from the Credit Union!

### Attention Members!

Family members are able to join OCFCU with all the same perks that we offering existing members!

### Vacation Loan Special

Get \$1,000 to \$3,000  
for 1 year at only 7.5%!!!!



### Save Money This Summer!

- Cook outside
- Be frugal with the AC
- Hang laundry to dry outside
- Plant a vegetable garden
- Have a garage sale
- Skip the car wash and wash it yourself
- Take the kids to the park
- Pause your gym membership and exercise outside
- Stock up on snacks before road trips

**Purchase your discount Water Safari tickets at OCFCU!**

### Escape High Credit Card Rates

Open a VISA Credit Card and get our LOW rate of:

**12% APR!!!**

Get up to a \$5,000 limit with no annual fee!

**APPLY TODAY!**

**Every member's account is insured up to \$250,000 by The National Credit Union Association, a U.S. government agency.**