



ONEIDA COUNTY FEDERAL CREDIT UNION

October 2018

www.oneidacfcu.org

Member Newsletter

*The Credit Union
hours of operation are:*

Monday - Friday 9am to 4pm

INTERNET BANKING

NOW AVAILABLE TO OUR MEMBERS

**CALL (315)798-5741 TO SIGN UP
ACCESS TO YOUR ACCOUNT 24
HOURS, SEVEN DAYS A WEEK.**

**LOAN APPLICATION AVAILABLE ON
OUR WEBSITE www.oneidacfcu.org**

2019 Smart Shopper Book

\$16.00

Receive a 2018 Book free with the purchase of
a 2019 book.

Savearound 2019 books **\$20.00**



FINANCE YOUR AUTO LOAN WITH US

**WE WILL BUY BACK YOUR CURRENT
AUTO LOAN AT OUR
LOW RATES AND TERMS.**

New Car Loan 36 months.....2.25%
 37-48 months.....2.50%
 49-84months.....3.25%

Finance up to \$50,000 with a term of 84 months

Used Car Loan

(2005 to 2008) 36 months 6.75%

 36 months 3.75%

 37-48-months 4.00%

 49-84 months 4.25%

Finance \$40,000 up to \$50,000 with a term of
84 months

Account Rates and APY

Shares (Savings).....	25 % APR	.25% APY
Christmas Club.....	25% APR	.25% APY
Vacation.....	25% APR	.25% APY
Trust.....	25% APR	.25% APY



12-Month Certificate of Deposit

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

****** NEED A Loan See Your Credit Union******

Loan Rates

Home Equity.....	4.25%
Unsecured Loans.....	10.00%
Visa Credit Card.....	12.00%
Share Secured Loan.....	5.00%
Refinanced Loan.....	14.00%
Holiday Loan Special.....	8.00%
Overdraft Loan (for checking acct.).....	13.00%

Christmas Clubs

Enter our **drawing for a \$100. Visa
Gift Card increasing your Christmas Club
Account** deduction by **\$10.00 per payroll
or by opening a Christmas Club Account
with \$10.00 per payroll.** **1027002**

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

November 12th – Veteran's Day

November 22 & 23 – Thanksgiving

December 25th – Christmas

Jan. 1, 2019 – New Year's



DIVIDEND

The Board of Directors Has
Declared Dividends for the Quarter
July 1, 2018 to September 30, 2018
For Share Types:
Savings, Trust, Vacation
And Christmas

DEBT CONSOLIDATION LOAN
BORROW UP TO \$14,000
FOR UP TO 60 MONTHS
AT A LOAN RATE OF 10%



HOLIDAY LOAN

\$500.00 to \$3,000.00
One year at 8%



Overdraft Protection

For checking accounts
We offer Overdraft Protection
with a **\$500.00** limit. Come in or
call our office for more
information on this service.

**** IMPORTANT ****
PLEASE CALL AND CHECK ON
YOUR BENEFICIARY
TO MAKE SURE OUR RECORDS
ARE CURRENT AND REFLECT
YOUR WISHES

Checking Accounts

Check reordering made easier!

Go to reorder.libertysite.com
Or call toll-free 1-877-585-8777 to speak
to a representative or with an automated
attendant.

Visa Gift Cards Now Available



VISA Gift cards are now available in the Credit Union,
Starting \$10 up to \$1000.
For \$5.00 each.

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

The Credit Union would
like to wish everyone
a safe and happy
Holiday season



Home Equity Loans

Borrow \$10,000 to \$75,000 at the Low Fixed Rate
of 4.25% until
December 31, 2018

Member pays Oneida County Clerk Fees.

Call or stop by the Credit Union

