



HOURS OF
OPERATION:
MON-FRI
9AM - 4PM

ONEIDA COUNTY FEDERAL CREDIT UNION

October 2025 Newsletter

www.oneidacfcu.org | (315) 798-5741

Finance Your Auto Loan with Us!

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 months 6.25%
 (2015 or newer) 49-84 months...6.50%



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

Online Banking Available

Need an easier way to manage your money? Stop in for a form to sign up for online banking!

OR

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

CLOSED FOR THE HOLIDAYS

OCT 13TH COLUMBUS DAY
 NOV. 11TH VETERANS DAY
 NOV. 27TH & 28TH THANKSGIVING
 DEC. 25TH CHRISTMAS DAY
 JAN 1ST 2026 NEW YEARS DAY

HOLIDAY LOAN

\$1,000 TO
\$3,000 ONE
YEAR AT 7.5%



Just in Time for the Holidays!

Visa Gift Cards are available for purchase in the Credit Union starting at \$10 to \$1,000. for \$5 each.



Visa & Debit Card Users

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

FIND THE FIRST 4 NUMBERS OF YOUR ACCOUNT IN THIS NEWSLETTER TO WIN \$10 FROM THE CREDIT UNION!

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



Accounts Rates and APY

The Board of Directors had
declared dividends for the
quarter,
October 1st, 2025 to December
31st, 2025 for share types:

Savings, Trust, Vacation & Xmas
.25% APR .25%APY



Other Loan Rates

Home Equity	7.00%
Unsecured Loans	10.00%
Visa Credit Cards.....	12.00%
Shared 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 our office.
Only members who have been
employed for 1 full year with
Oneida County are eligible for an
unsecured loan with us.

Key Tips For Holiday Budgeting

1. Set a total budget
2. Prioritize your expenses
3. Create spending categories
4. Track your spending
5. Plan for gifts
6. Consider Alternative gifts
7. Start Early
8. Review last year's spending



Attention Members!

Family members are able to join the
Oneida County FCU with all the
same perks as existing members!

Reminders

Make sure your info is up to date!
This includes your addresses,
phone numbers, and listed
beneficiaries. If you're unsure that
we have the correct information,
give us a call or stop in!

Christmas Club Giveaway

If members open a Christmas club
or increase your Christmas club
account deduction by \$10, you will
be entered in a drawing for a \$100
Visa gift card.

Escape High Credit Rates

Apply for a VISA credit card with a
low rate of
12% APR!!
Limits up to \$5,000 with no annual
fee