



ONEIDA COUNTY FEDERAL CREDIT UNION

October
2021

www.oneidacfu.org

Member Newsletter

LET'S GET SOCIAL!

You can now find us on Facebook! Search for "Oneida County Federal Credit Union" on Facebook, or enter www.facebook.com/Oneida-County-Federal-Credit-Union-110096178091875/ into your address bar! Give us a Like and interact with us. We'll see you on there!

THE CREDIT UNION

HOURS OF OPERATION ARE:

MONDAY - FRIDAY 9AM TO 4PM

Account Rates and APY

Shares (Savings)25 % APR	.25% APY
Christmas Club25% APR	.25% APY
Vacation25% APR	.25% APY
Trust25% APR	.25% APY



DIVIDEND

**The Board of Directors Has
Declared Dividends for the
Quarter**

July 1, 2021 to September 30, 2021

For Share Types:

**Savings, Trust, Vacation
And Christmas**

.25% APR .25% APY

5565

Christmas Clubs

Enter our drawing for a \$150 Visa Gift Card by increasing your Christmas Club Account deduction by \$10.00 per payroll or by opening a Christmas Club Account with \$10.00 per payroll deduction.

The Credit Union Will Be Closed For The Following Holidays:

*November 11th – Veteran's Day, November 25th & 26th – Thanksgiving,
December 24th – observance of Christmas, December 31st – observance of New Year's*

UPDATE COVID-19

WE ARE OPEN FOR BUSINESS OUR NORMAL HOURS.

EVERYONE MUST WEAR A MASK

Members Beware:

The credit Union will not email or text message for information on your account. We will call only, please keep your information safe.

12-Month Certificate of Deposit

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

**Smart Shopper books
coming soon! \$16.00**

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.

Overdraft Protection

For checking accounts

We offer Overdraft Protection with a \$500.00 limit. Come in or call our office for more information.

**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	2.00%
37-48 months	2.25%
49-84 months	2.75%

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

Used Car Loan

(2007 to 2010) 36 months	6.75%
(2010 or newer) 36 months	3.25%
	37-48-months 3.50%
(2014 or newer) 49-84 mos.	3.75%

Finance \$40,000 up to \$50,000 with a term of 84 months
7836

GET A FREE \$25 VISA GIFT CARD

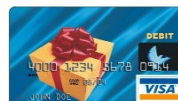
**When you get approved for a new Oneida County Federal Credit Union VISA Credit Card. We offer a great rate of only 12% interest!
Apply today!**

****** 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%

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 first four number in your account number in this newsletter,
and you'll win \$10.00 cash from the Credit Union.**

HOLIDAY LOAN

\$500.00 to \$3,000.00

One year at 8%



Home Equity Loans

Borrow \$10,000 to \$75,000 at the Low Fixed Rate of 4.25% until December 31, 2021

**Member pays Oneida County Clerk Fees.
Call or stop by the Credit Union**

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

