



ONEIDA COUNTY FEDERAL CREDIT UNION

July 2024 Member Newsletter 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 entrance is back to 800 Park Avenue. 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.

The Supervisory Committee will be conducting their member statement verification, please see the memo enclosed in your monthly statement.

PLEASE NOTIFY US OF ANY TRAVEL PLANS DATES SO THE CREDIT UNION CAN UPDATE OUR RECORDS FOR YOUR DEBIT CARD AND CREDIT CARD. THIS WILL PREVENT ANY BLOCKS!

ANNUAL MEETING WAS HELD JULY 8, 2023 AT ROSELAWN. WE HAD A WONDERFUL TURN-OUT, DESPITE THE HEAT. WE HAD OVER 100 PEOPLE . THANK YOU TO EVERYONE WHO ATTENDED.

With a combination of happiness for her and sadness for us, I would like to announce the retirement of our Manager Maryann Williams. Maryann has been with the Credit Union for 37 years and she will be greatly missed. Please join us in thanking Mary for all the help and caring service she has provided to all of our members over the years and wishing her the best in her retirement. With that being said, please join us in welcoming Karen McIsaac as the new Manager of the Credit Union. Karen comes to us with over 25 years in the banking industry and is excited to be able to meet and assist our members with their financial needs.

**The Credit Union Will Be Closed The Following Holiday:
September 02, 2024 for Labor Day**

ON LINE BANKING NOW AVAILABLE **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

7029

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

Loan Rates

Home Equity.....	7.00%
Unsecured Loans.....	10.0%
Visa Credit Card.....	12.00%
Share Secured Loan.....	5.00%
Refinanced Loan.....	14.00%
Vacation Loan Special.....	8.00%
Overdraft Loan (for checking acct.).....	13.00%



Great Vehicle Loan Rates

100% Financing

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

Used Auto Loan.....	36 months.....	6.00%
	37-48 months.....	6.25%
	49-72 months	6.50%

Used Auto 2010 to 2012
36 months 9.50%

**Finance your new or used auto with
Oneida County Federal Credit Union.**

DIVIDEND

The Board of Directors Has
Declared Dividends for the Period
April 1, 2024 to June 30, 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.

Members Beware:
**The credit Union will
not email or text message
for information on your
account.**

Home Equity Loans

**Borrow \$10,000 to \$75,000
at the Low Fixed Rate of 7.00%
until September 30, 2024**

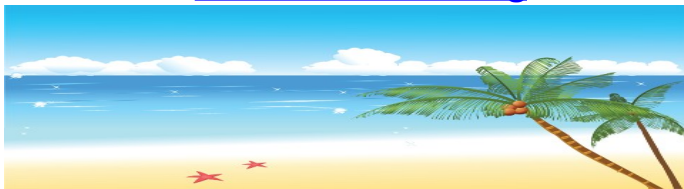
Member pays Oneida County Clerk Fees
Call or stop by the Credit Union for more information
8615



VACATION LOAN SPECIAL

**For one year borrow from \$500.00 to \$3000.00
For up to one year At the Low Rate of 8%
Loan application available on our website**

www.oneidacfcu.org

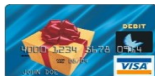


Call only 315-798-5741

Overdraft Protection

Overdraft protection available
for checking accounts with a
limit up to \$500. Call the
office for more information
on this service.

**Enchanted Forest
Tickets
\$37.00**



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.

Checking Accounts

Check reordering made easier!

Go to reorder.libertysite.com on the web

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