



ONEIDA COUNTY FEDERAL CREDIT UNION

WWW.ONEIDACFCU.ORG | (315) 798 - 5741

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

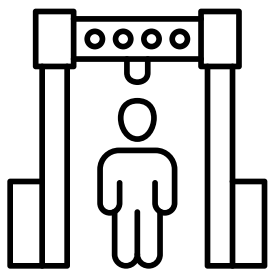
JANUARY 2026 NEWSLETTER

WELCOME NEW MEMBERS

Dear Members,
Please be aware that Family Members are able to join the Oneida County FCU with all the same perks as existing members!

SECURITY FOR OC OFFICE BUILDING

All visitors will be required to pass a security check point. This will ensure the safety of anyone visiting as well as employees. If there is any way we can accommodate you, please call our office at (315) 798-5741.



NCUA

Every member's account is insured up to \$250,000.00 by the National Credit Union Administration, a United States government agency.

FINANCE YOUR AUTO LOAN WITH US!

New Car Loan - 36 months - 4.25%

37 - 48 months - 4.50%

49 - 72 months - 5.25%

used car loan - (2012 to 2014)

36 months - 9.00%

(2015 or newer) 36 months - 5.50%

(2015 or newer) 37-48 months - 5.75%

(2015 or newer) 49-84 months - 6.00%

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

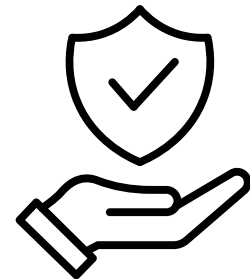


Our loan applications are available on our website or in our office. Only members who have been employed for a full year with Oneida county are eligible for unsecured loan with us.

Winner of the Christmas
Club Drawing:
Leland Height
you've won \$100 gift card!

CLOSED FOR THE HOLIDAYS

January 1st New Years Day
January 19th Martin Luther King Day
February 16th Presidents Day



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, please give us a call or stop in!

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 Option 1 for automated account support.

TAX LOAN

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

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%

9288

Our New Unsecured Loan Limit
is \$10,000!



VISA & DEBIT CARD USERS!

Please Notify Us Of Any Travel Plan
Dates. This Will Prevent Any Blocks
On Your Cards!

LOOK OUT FOR DEBIT CARD FRAUD

Debit card fraud happens when someone uses
your debit card or card information without
your permission. Please pay attention to:

- Unauthorized Purchases
- ATM withdrawals
- Counterfeit Cards
- Account takeover

Always Protect Your Pin and Check your Account
Regularly!



ACCOUNTS RATES AND APY

The board of Directors had
declared
dividends for the quarter,
January 1st, 2026 to March 31st
2026
for share types:
Savings, Trust & Vacation
.25 % APR .25% APY



HOME EQUITY LOANS

Borrow \$10,000 to \$75,000
At The Low Fixed Rate of 7.00%
Until March 31st, 2026
Member ONLY pays Oneida County Clerk Fees
Call or stop by the Credit Union for more
information.



OVERDRAFT PROTECTION

Save yourself from incurring overdraft
fees when your checking account goes
negative.

Apply to get up to \$500 in Overdraft
Protection.

Call the office for more information
on this service.

APPLY FOR A VISA CREDIT CARD WITH A LOW RATE
OF 12% APR!!
LIMITS UP TO \$5,000 WITH NO ANNUAL FEE.

MEMBERS BEWARE:

The Credit Union will NOT
email or text message you
for information on your account.
But we will CALL!

CD RATE:

Our current certificate rate through
March 31st 2026 is
3.50% APR & 3.56 APY

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