



# ONEIDA COUNTY FEDERAL CREDIT UNION

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

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

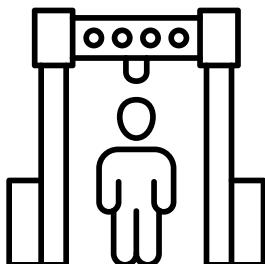
JANUARY 2026 NEWSLETTER

## 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.\*\*

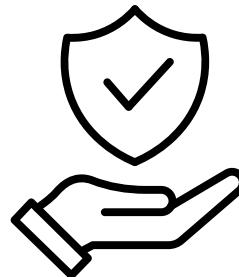
Winner of the Christmas  
Club Drawing:  
Leland Height  
you've won \$100 gift card!

## CLOSED FOR THE HOLIDAYS

January 1<sup>st</sup> New Years Day

January 19<sup>th</sup> Martin Luther King Day

February 16<sup>th</sup> 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 1<sup>st</sup>, 2026 to March 31<sup>st</sup> 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 Mach 31<sup>st</sup>, 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.

## CD RATE:

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

**MEMBERS BEWARE:**  
The Credit Union will NOT email or text message you for information on your account.

But we will CALL!

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