



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

Members Only

FALL, 2025

Credit Union Newsletter

UPSTATE TELCO

Federal Credit Union

137 Harrison Street
Gloversville, NY 12078-4820
(518)-773-6548
1-800-324-8870
www.upstatetelcofcu.org
contact@upstatetelcofcu.org

BOARD MEMBERS

Lynne Rubscha • President
David Johnson • 1st Vice President, Membership Officer
Barbara Insognia-Treasurer, CCUFC
Jeri Wagner Secretary
Ann Aksztulewicz
Sheila D'Onofrio
James Yerry

SUPERVISORY COMMITTEE

Joyce Robbins • Chairperson
Nancy Case
Robin Horton

LOAN OFFICERS

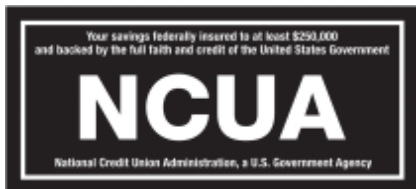
Barb Insognia, CCUFC
Diane Bowler

OFFICE STAFF

Barbara Insognia • Manager, CCUFC
Diane Bowler

HOURS

Mon. – Thurs. ▪ 9 a.m. – 3 p.m.
Fri ▪ 8 a.m. – 3 p.m.
Daily Business Transactions
End At 2:45 p.m.



Go to <http://www.ncua.gov> for more information.

BE A CREDIT UNION MEMBER FOR LIFE

Once a member, always a member
policy still stands even after you leave
your employment or retire.

LOAN RATES (APR)

LOAN TYPE	1 Yr.	2 Yrs.	3 Yrs.	4 Yrs.	5 Yrs.	6 Yrs.	7 Yrs.
Share/Stock Secured	2.00%	2.25%	2.50%	2.75%	3.00%		
New Autos (2024-2025)	-	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%
Recently Enjoyed Autos (2020 and newer)	-	5.25%	5.50%	5.75%	6.00%	6.25% 2022- 2023	6.50% 2022- 2023
More enjoyed Autos (2018 & 2019)	-	6.25%	6.50%	6.75%	-		
RV, Boats, Campers			Up to 6	Years		6.50%	
Signature Loans					9.90%		
Line of Credit			12.00%				
SHARE RATE INFORMATION	.10% Regular Shares		.10% Christmas/ Vacation Shares		0% Share Drafts		
ANNUAL PERCENTAGE YIELD (APY)	.10%		.10%		0%		

SCHOLARSHIP WINNERS

Ava Dwyer
High School

Adrianna Sheckton
College

The Credit Union Office
Will be Closed:

Tuesday, November 11th
In observance of Veterans Day

Thursday, November 27th
and Friday, November 28th

In observance of Thanksgiving



Thursday, December 25th

In observance of Christmas

Thursday, January 1st

In observance of New Years

FOR YOUR INFORMATION

WHATS AVAILABLE TO OUR MEMBERS:

Mobile App
Mobile Deposits
Controls for Debit
Cards within App
E-Statements

Loan Applications

If in need of a loan please fill out an application within HFS or you can find it on our web site.