

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
Joyce Robbins • Interim 2nd Vice President
Barbara Insognia-Treasurer, CCUFC
Lorie Bode- Secretary
Ann Aksztulewicz
Jeri Wagner

SUPERVISORY COMMITTEE

Joyce Robbins • Chairperson
Nancy Case
Robin Horton

LOAN OFFICERS

Barb Insognia, CCUFC
Diane Bowler

OFFICE STAFF

Barbara Insognia • Manager, CCUFC
Diane Bowler

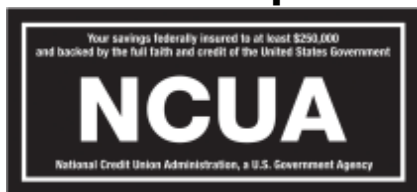
HOURS

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%		

Notice of Change:

All though we do not place holds on deposited checks, at times we may need to do so.

If A Hold is Placed:

Effective 7/1/2025, we are increasing the amount we make available for withdrawal, after a check deposit with a hold, to \$275.00 from \$225.00. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts and amount for determining a repeat overdraft is increasing to \$6,725.00 from \$5,525.

College Loans

If in need of funding for college, remember you can access a Sallie Mae loan through our website or at:

**www.salliemae.com/smart
option/upstatetelcofcu.**

TELEPHONE RETIREE REUNION

The luncheon will be Thursday,
July 17, 2025

Winner's Circle Restaurant

3293 State Highway 5, Fonda,
NY

Social Hour: 11:30

Lunch: 1:00

If interested contact Annie at:
518-725-9177 or email
castart@frontiernet.net

THE CREDIT UNION OFFICE WILL BE CLOSED



Monday, September 1, 2025
*In observance of
Labor Day*