

### 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  
Dave Johnson ▪ 1<sup>st</sup> Vice President, Membership Officer  
Barbara Insognia-Treasurer  
Jeri Wagner- Secretary  
Ann Aksztulewicz  
Sheila D'Onofrio  
James Yerry

#### SUPERVISORY COMMITTEE

Joyce Robbins ▪ Chairperson  
Nancy Case  
Robin Horton

#### LOAN OFFICERS

Barb Insognia  
Diane Bowler

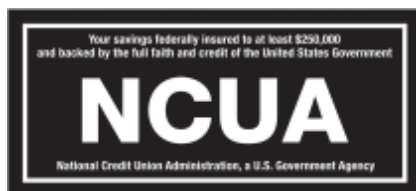
#### OFFICE STAFF

Barbara Insognia ▪ CCUFC, Manager  
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 (2025-2026)	-	5.25%	5.50%	5.75%	6.00%	6.25%	6.50%
Recently Enjoyed Autos (2021 and newer)	-	5.25%	5.50%	5.75%	6.00%	6.25% 2025- 2026	6.50% 2025- 2026
More enjoyed Autos (2019 or 2020)	-	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%		

### COMING SOON:

#### New HFS Feature

The protection of your information is very important to us. We are pleased to announce an added login security feature that helps guard your online information by adding another layer of identity verification to online financial transactions.

#### How it Works:

When logging into HFS, you will get a message (text or voice) on your phone with a 6-digit code to enter. This replaces your security questions.

#### What you need to do:

Please update your phone numbers in HFS or contact us and provide your cell phone or home phone number.

**IMPORTANT! You will not be able to access HFS if we do not have your updated contact information.**

### E-STATEMENTS

Interested in receiving E-Statements instead of a paper one? Sign up for the e-statements within HFS. You will receive an email in the beginning of the month to let you know it is ready.

**THE CREDIT UNION  
OFFICE WILL BE  
CLOSED**

**Monday, May 25, 2026  
In observance of  
Memorial Day**



**Friday, July 3, 2026  
In observance of  
Independence Day**



Happy 4th of July!