

Credit Union Newsletter

UPSTATE TELCO

Federal Credit Union

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contact@upstatetelcofcu.org

BOARD MEMBERS

Lynne Rubscha ▪ President
Dave Johnson ▪ 1st Vice President, Member 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

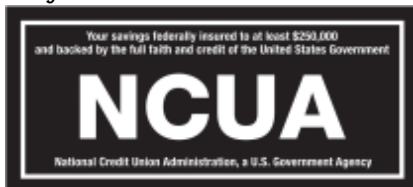
OFFICE STAFF

Barbara Insognia ▪ Manager, CCUFC
Diane Bowler

HOURS

Mon. – Thurs. ▪ 9 a.m. – 3 p.m.
Fri ▪ 8 a.m. – 3 p.m.

Daily Business Transactions



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			12.0%				
SHARE RATE INFORMATION	.10% Regular Shares		.10% Christmas/Vacation Shares		0% Share Drafts		
ANNUAL PERCENTAGE YIELD (APY)	.10%		.10%		0%		

Credit Union Office will be closed:

Monday, January 19, 2026

Martin Luther King Jr Day

Monday, February 16, 2026

Presidents' Day



SCHOLARSHIP AWARD PROGRAM

Scholarships will be awarded again this year to a high school senior and a college student.

Contact the Credit Union Office to receive your application or download one from our website.

All applications must be submitted back by May 31, 2026.

2026 FEE SCHEDULE

CHECKS (CU / Deposited)	
NSF Returned Check	\$30.00
Stop Payment Check	\$35.00
ACCOUNT RELATED FEES	
NSF Returned Check	\$25.00
Negative Balance - Shares per item (ACH Withdrawals and Overdrafts). IN 2025 WILL BE IMPLEMENTED.	\$25.00
Certified Checks per item (Credit Union Checks not made out to the member)	\$1.00
Protest Draft	\$20.00
Share Savings Transfers for Overdrafts per Item. IN 2025 WILL BE IMPLEMENTED.	\$5.00
Inactive Account (per months) (Inactive for two years with a balance of less than \$500)	\$5.00
Account Research	\$20.00
Closed Account (if closed within six (6) months of opening)	\$10.00
UTFCU DEBIT CARD FEES	
ATM Withdrawals, Transfers & Inquiries (per transaction)	\$2.00
UTFCU Card Replacement	\$5.00