



COMMITTED TO QUALITY MEMBER SERVICE AND FINANCIAL STABILITY

MOHAWK VALLEY NEWS

JAN 2024



You are cordially invited...

Our Annual Dinner Meeting will be March 23, 2024 at Twin Ponds Golf & Country Club. Mark your calendars and please watch for more details on our website.



GREAT NEWS

Our CD rates have increased!

Do yourself a favor — resolve to save more in 2024. Take a minute to check our website for the new rates, or call either office to get started on opening your account!

Your involvement is key to our success

As the backbone of our financial cooperative, members can play an important role ensuring the continued success and integrity of our institution. We would like you to consider serving on our Supervisory Committee.

The Supervisory Committee safeguards the interests of our members. Comprised of dedicated volunteers, this committee oversees the financial health, compliance, and overall well-being of our credit union. Your insights and commitment can contribute directly to maintaining the trust and reliability that defines our cooperative.

Serving on this committee would allow you to make a difference in your community. In addition, it's an opportunity for personal and professional development, gaining valuable insight into the financial industry, regulatory compliance, and governance.

No need for a finance degree or prior committee experience! We are seeking members with dedication, integrity, and a passion for ensuring a vibrant financial future for all members. Please call either office for or details.

Heat your home | Chill your bills

Concerned about rising heating costs? Set your worries aside. Our budget-friendly **Fuel Loan** is designed to keep you snug without draining your wallet. It features a manageable payback period to keep your home and budget comfortable.

Low, fixed interest rate: Enjoy the stability of payments that won't fluctuate over the loan term. No surprises, just easy budgeting.

Flexible repayment: Choose a term up to 12 months, making it easy to incorporate affordable payments into your monthly expenses.

Quick approval: Our streamlined application process provides the answers you need fast — so you have a plan in place for frigid forecasts.

Don't let winter's chill dampen your spirits. Apply for our Fuel Loan today and stay warm all season long!



*Not a promise to lend: standard credit qualifications and some restrictions apply. Contact a credit union representative for complete details.

Mohawk Valley Federal Credit Union

Utica: 315-793-2214

Fax: 315-793-2685

Hours: Mon-Fri 9am-3:30pm

Closed daily 1-1:30pm for lunch

Marcy: 315-624-2950

Fax: 315-624-2954

Hours: Mon-Fri 8:30am-4:30pm

24 Hour Services:

VISA® Check Card

mohawkvalleyfcu.org

FlexTeller Online

Account Access

A.R.T. 1-888-688-MVCU (6828)

Lost or stolen Debit Card?

888-241-2510

Free ATM Locator:

Text your zip code to 91989

Federally insured
by NCUA



Unlock the power of card payments

Introducing our newest convenience for members: the option to make loan payments with your credit* or debit card!

This means you can now enjoy the flexibility and ease of making payments using your preferred card, whether it's a credit card for those reward points or a debit card linked directly to your account.

Key Benefits:

- **Convenience:** Pay your Mohawk Valley FCU loans by calling the office, without the hassle of checks or cash.
- **Flexibility:** Use your preferred credit or debit card for a seamless payment experience.
- **Security:** Rest easy knowing your transactions are secure and protected.

*Unfortunately, American Express is excluded. Please contact a credit representative for additional details.



2024 Holidays

Our office will be closed on the following dates:

Martin Luther King Jr Day
Monday, January 15

Washington's Birthday
Monday, February 19

Memorial Day
Monday, May 27

Juneteenth
Wednesday, June 19

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Columbus Day
Monday, October 14

Veterans Day
Monday, November 11

Thanksgiving Day
Thursday, November 28

Thanksgiving Holiday
Friday, November 29

Christmas
Wednesday, December 25

New Year's Day
Wednesday, Jan 1, 2025

PLEASE NOTE: The Utica office is closed daily 1-1:30pm for lunch. Remember, even when we're closed, you can access your accounts 24/7 with FlexTeller Online Account Access at mohawkvalleyfcu.org, A.R.T. at 1-888-688-MVCU, our ATM or VISA check card, and our Mobile Banking application!

Defensive Driving: Maximize Safety, Minimize Risks



Driving demands more than just steering; it requires heightened awareness, quick decisions, and a commitment to safety. We're partnered with the New York Safety Council to offer defensive driving courses for both new and experienced drivers.

NY Online Defensive Driving (IPIRP)

Take the NYS-approved Internet Point & Insurance Reduction Program (IPIRP) course to reduce up to four points from your driving record and save 10% on your car insurance for three years.

You can take the course every 18 months for point reduction or every three years to renew your insurance discount.

10% Off Your Auto Insurance Rate

Safer drivers deserve better car insurance rates. The IPIRP defensive driving course provides a guaranteed 10% discount on your insurance, and you don't even need to get a new quote or change providers. The best part: You can retake the course every three years to keep your rates low.

Whether a new driver forming good habits or a seasoned pro refreshing skills, defensive driving is an investment in safety, for oneself and others. Enroll today for confident, responsible driving.

Remember, it's about arriving safely—making every journey secure and enjoyable.

Moving? Update your information with us

The new year is a perfect time to check all your personal information with us. When we have your home and work addresses, phone numbers and emails entered correctly in our system, we can minimize your exposure to fraud and more effectively serve your financial needs.



Utica Office Parking

We validate parking for both the Union/Blandina open lot & the parking garage at the Radisson Hotel.

