## Welcome our new CEO, Jaime McCloskey!

Jaime comes to us with 17 years of experience in credit union management and 25+ years of experience in the banking industry.



I am very excited and honored to lead the team at Mohawk Valley FCU! I would like to thank the Board of Directors for giving me the opportunity to be a part of the credit union movement here.

I look forward to leading the credit union into its next phase of growth, and maintaining focus on outstanding member service.



Jaime has also been on the Utica Rome Chapter Council of the NYCUA for the last 15 years, which has been active in the community fundraising for various local charities such as Children's Miracle Network, the Rescue Mission, On Point for College & more.

Jaime lives in Rome, NY with her husband, two daughters and four dogs. She enjoys golfing, spending time by her pool with the girls, and a nice campfire.



3-in-1 | HIGH IMPACT SPRING EVENT

Our highly anticipated *Shred Day* is set to return to our Marcy office on June 8, 2024 from 10am - noon. This event serves three purposes: protecting your identity, promoting eco-friendly disposal and supporting our local veterans!

Identity theft is a pervasive issue, with millions of Americans falling victim each year. Our secure shredding services ensure that your sensitive documents, such as outdated financial statements, tax returns, and medical bills, will be destroyed, reducing your risk of identity theft. You'll also contribute to a greener planet. Our shredding process ensures that paper

documents are responsibly recycled, minimizing your environmental footprint.

Always Needed

Canned tuna or chicken
Canned fruits & vegetables
Pasta, rice & beans
Peanut butter
Cereal / oatmeal
Canned soups & stews
Cooking oil
Baby food & formula
Personal care items
Paper products

In addition to fraud protection and environmental sustainability, our Shred Day also supports our local service members. We invite you to bring donations in exchange for shredding services. Your contributions will directly benefit veterans and their families with essential support and resources. Together, we can make a meaningful difference. Mark your calendars and join us on June 8th for COMMUNITY, CHARITY, and SECURITY!

#### 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



# **MOHAWK VALLEY NEWS**

#### THANKS & CONGRATS!

Our 52nd Annual Meeting/Dinner was a great success. We enjoy spending time with you, our members! Congratulations to our newly elected Board Members, Joseph Caruso and Enrico D'Alessandro. We are already looking forward to next year's event!

## **Smart Online Service Updates Coming Soon**

We are constantly striving to provide you with convenient and efficient ways to manage your finances, and we are excited to introduce two new features that will make banking with us even easier.

#### **View Cleared Checks Anytime, Anywhere**

Soon, you will have the ability to view your cleared checks directly through our mobile app or online banking portal. This means you can conveniently access and review your check transactions from the comfort of your own home, office, or wherever you may be. Whether you need to track a payment, reconcile your account, or simply stay on top of your finances, having instant access to your cleared checks will provide you with greater visibility and control over your transactions.

- Convenient access
- **Enhanced financial management**
- Improved security

#### **Seamless External Transfers**

In addition to viewing your cleared checks, you will soon be able to make loan payments or deposit funds to your Mohawk Valley FCU account from other outside financial institutions using your debit or credit card. This feature streamlines the process of transferring funds between accounts, making it easier than ever to manage your finances across multiple banking relationships.

- Increased flexibility
- Time-saving convenience
- **Expanded accessibility**

Keep an eye out for these exciting updates rolling out soon. And as always, if you have any questions or need assistance, please contact our member service representatives.

## Maximize Your Money | EXCEPTIONAL SAVINGS RATES

Attention savvy savers! Are you ready to make your money work harder for you? Get ready to discover the power of great savings rates at your credit union, where we're committed to helping you reach your financial goals faster.

#### **CURRENT CD RATES**

Account Type	Rate	Yield
6 month (\$1,000 min.)	3.50%	3.557%
12 month (\$1,000 min.)	4.60%	4.698%
18 month (\$1,000 min.)	4.00%	4.074%
24-30 month (\$1,000 min.)	4.00%	4.074%
36 month (\$1,000 min.)	3.00%	3.042%

#### **CURRENT IRA RATES**

Account Type	Rate	Yield
Share IRA (\$500 min.)	3.5%	3.51%
18 month (\$1,000 min.)	4.00%	4.074%
24-30 month (\$1,000 min.)	4.00%	4.074%
36 month (\$1,000 min.)	3.00%	3.042%

Rates subject to change; early withdrawal penalties may apply. Please contact a credit union representative for complete details

### 2024 Holidays

Our office will be closed on the following dates:

> **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!

### **MVFCU** Member **Benefit**

Get discount admission tickets for family and friends who visit Enchanted Forest Water Safari with you!

Don't forget -stop in to see us before you plan your day!

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