

### On Thursday, October 17, 2024, join credit union members around the globe in celebrating 76 years of International Credit Union (ICU) Day®

ICU Day celebrates the spirit of the global credit union movement. Since 1948, it's been set aside to reflect the credit union movement's history, promote its achievements, recognize hard work and share member experiences. The ultimate goal is to raise awareness about the tremendous work that credit unions are doing around the world and give members the opportunity to get more engaged.

Please visit our Utica and Marcy branches to enjoy refreshments, freebies/giveaways, and a chance to win one of our raffle prizes. Celebrate with your fellow members and credit union friends on Thursday, October 17!

### Meet our newest Utica branch staff members!



Renee' Jenkins (left) started with Mohawk Valley FCU in May. Last winter, she graduated with an associate's degree in science from Herkimer County Community College. Outside of work, she loves to read and spend time with her close friends. Over the summer she started learning a few new hobbies, like how to fish and how to crochet! Renee' is excited for her future working here — it has been an excellent environment to be a part of.

Sheila Gable (right) is a mother of 2 boys and has 4 grandchildren that live in Georgia. She moved to Utica from Georgia recently to be closer to family (and she found that hot weather EVERY day was NOT for her). Originally from Auburn, NY, Sheila is a retired Correction Officer with the NYS Department of Corrections and Community Supervision. She also worked part-time for the thruway as a toll collector, and with a background in Accounting and Payroll Services, she also had a seasonal job with H & R Block assisting customers with their taxes. She has always enjoyed helping people, and interacting with our friendly members at work is a nice change in atmosphere. She also appreciates our staff helping her become familiar with what she needs to know to assist our members.

# Enhance your Membership: VOLUNTEER!

Looking for a way to get involved? Serving on the MVFCU supervisory committee offers hands-on experience in both finance and governance. Members ensure transparency, develop auditing skills, and help safeguard the credit union's operations. It's a rewarding way to support your community while enhancing your personal expertise. Call our Marcy branch for details today!

#### 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

Lost or stolen Credit Card? 800-543-5073

Free ATM Locator: Text your zip code to 91989

Federally insured by NCUA



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# Ho Ho Ho HOLD ON... Your Christmas Club Disbursement is Coming!

Attention, festive savers! The holiday season is sneaking up faster than Santa's sleigh on Christmas Eve, and we have some jolly news just for you.

Mark your calendars for the second week of October! That's when we'll be disbursing the funds from your Christmas Club accounts. It's the perfect time to dust off those decorations, get your shopping list ready, and indulge in some holiday cheer without breaking the bank.

You've been diligently saving all year long, and now it's time to unwrap the fruits of your labor. Whether you're planning to surprise the kiddos, treat yourself, or spread some holiday cheer to loved ones, your Christmas Club funds will be ready to help you make those dreams come true!

# No Payments, No Problem: Skip a Pay Coming Soon!

Just in time to ease your financial holiday stress, this special perk lets you take a breather from your loan payments, giving you extra cash for gifts, treats, or that cozy getaway you've been dreaming of.

Keep an eye on your mailbox for all the details — because who doesn't want to kick back and enjoy the season without worrying about those payments? Happy holidays from your credit union friends — and happy skipping!

### 2024 Holidays

Our office will be closed on the following dates:

**Columbus Day** Monday, October 14

Veterans Day Monday, November 11

**Thanksgiving Day** Thursday, November 28

**Thanksgiving Holiday** Friday, November 29

Christmas

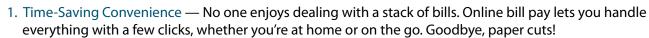
Wednesday, December 25

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!



In today's fast-paced world, convenience is king, and online bill pay is the crown jewel. Here's why you should embrace it:



- 2. Enhanced Security Security is always a concern with financial transactions. MVFCU offers robust encryption and fraud protection, ensuring your data is safe while you manage your bills.
- 3. Streamlined Record-Keeping Tracking expenses is a breeze with online bill pay. Most platforms provide digital statements and payment history, making budgeting and tax season easier.

For MVFCU members, online bill pay is more than just convenient; it's a lifestyle upgrade. Embrace the future of financial management—your bills will thank you!



Switch to e-statements and e-notices for instant access to your financial information, enhanced security, and the convenience of reducing paper clutter. A new feature lets our members conveniently view cleared checks in real time, providing greater transparency and control over your account activity. Members can now pay credit union loans through online account access using funds from another financial institution, if you haven't set up automatic payments with us. An Enjoy the City coupon book for \$25 offers great savings on dining, shopping, and entertainment. Maximize your budget & explore your community!



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