



COMMITTED TO QUALITY MEMBER SERVICE AND FINANCIAL STABILITY

# MOHAWK VALLEY NEWS

APR 2025



from the  
**CEO**



Hello!

It's hard to believe that it has already been over a year since I became CEO of Mohawk Valley Federal Credit Union. This past year has been a time of transition, but I'm proud to say that MVFCU remains financially strong and stable. In fact, we have experienced significant growth and have officially surpassed \$50 million in assets — a major milestone!

As we continue to grow, we remain committed to offering competitive loan and deposit rates, enhancing our services, and expanding our membership. Remember, your family members — including parents, children, spouses, aunts, uncles, cousins, and even in-laws — are all eligible to join MVFCU! We encourage you to share the benefits of membership with those closest to you.

I am honored to serve as CEO and look forward to getting to know you, our valued members. Thank you for your continued trust and support!

*Jaime McCloskey*

CEO, Mohawk Valley Federal Credit Union



## Scan this QR code...

with your smartphone for a new video on how to set up "push notifications" on our app. Push notifications let you get real-time updates on transactions as they post to your accounts — so you can report unrecognized transactions faster, reducing the chances of repeated fraud!

Simply open your camera app, point it at the code, and tap the notification that appears.



Don't miss out on our  
**SWAP AND DROP**  
**Auto Loan Promotion!**

**Bring us your auto loan from any other institution...  
let us SWAP your rate to DROP it as low as 4.49% APR!**

MVFCU offers you highly competitive loan rates because we are a not-for-profit institution owned by you, not shareholders. We prioritize your financial well-being rather than generating profits. With lower operating costs, we pass the savings on to you in the form of lower interest rates. Contact us at either office and let us show you how much you can save by refinancing your auto loan! *NOTE: This is a limited time promotion.*

\*APR=Annual Percentage Rate, subject to change. Not a promise to lend; standard credit qualifications and some restrictions apply. Ask your 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**

Mobicint Online Acct 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

**Find fee-free ATMs**

Text your zip code to 91989  
or visit our website & choose  
Additional Tools > Co-Op Free ATMs

Federally insured  
by NCUA





## Turn Your Clutter into Confetti

Join us for our **Annual Shred Day** on May 17 at our Marcy location. You can safely shred old financial documents and help those in need at the same time! As always, you can bring up to two boxes of financial papers to be securely shredded for free. Declutter your space and protect your personal information from identity theft.

We also encourage you to bring nonperishable food items to give back to our community. Let's work together — bring us your documents and your donations!

## Fraud-Proof Your Transactions with OTP + a Simple Update



Your credit union account security is our top priority. To reduce the risk of fraud, we're introducing a new enhancement to our debit card program — One-Time Password (OTP) system for online purchases.

OTP security generates a unique, temporary code for each transaction or login, which makes it much harder for hackers to access your account, even if passwords are compromised. This added layer of security is crucial as we've seen a significant rise in fraud from various sources.

To ensure that you receive these OTP alerts without delay, it's essential that you update your current mobile number on file anytime it changes. Having an accurate phone number ensures that you can quickly complete transactions and stay informed about any suspicious activity.

Updating us is easy! Simply stop in or give us a call, or send a secure message in our online banking app. Keeping your contact details up-to-date helps us protect both your account and the entire credit union community. We appreciate your cooperation. Together, we can stay one step ahead of fraud!

## New Vibes, Same Values

We're excited to announce a Marcy branch remodel this summer, designed to bring you a more modern, welcoming, and efficient financial experience. Whether you're stopping by for a quick transaction or a engaging in an extended consultation with one of our team members, we will be adding new features to improve convenience and service. With better accessibility and upgraded digital tools, our branch will be better equipped to meet your needs. Stay tuned and follow along with our progress!

## SPOTLIGHT ON: Jessica Oster

**Jessica Oster** has been with the Credit Union just over a year. She is a Member Service Representative and a loan officer in training. Jessica lives in Whitesboro with her husband and children. In her free time, Jessica likes to cook, garden and spend time with her family.



## 2025 Holidays

Our office will be closed on the following dates:

**Memorial Day**  
Monday, May 26

**Juneteenth**  
Thursday, June 19

**Independence Day**  
Friday, July 4

**Labor Day**  
Monday, September 1

**Columbus Day**  
Monday, October 13

**Veterans Day**  
Tuesday, November 11

**Thanksgiving Day**  
Thursday, November 27

**Thanksgiving Holiday**  
Friday, November 28

**Christmas**  
Thursday, December 25

**New Year's Day**  
Thursday, Jan 1, 2026

Remember, when we're closed, you can access your accounts 24/7 with Mobicint, A.R.T., our ATM or VISA check card, and our Mobile Banking app!