



As the warmth of summer arrives, I want to take a moment to wish all our members a safe and fun season ahead. Summer is a time for rest, rejuvenation, and creating lasting memories with family and friends. I hope you all find time to recharge and enjoy the opportunities that come with the longer days and sunshine.

I also want to take this opportunity to congratulate all 2025 graduates on their incredible achievement. Graduating is a significant milestone, marking both an ending and a new beginning. Your hard work and dedication have led you to this moment, and I have no doubt that your future is bright!

This is also a time to navigate important decisions that will shape your future. Managing new debts and financial commitments can feel overwhelming, but remember that you're not alone. At MVFCU, we are dedicated to helping you make informed choices that support long-term financial well-being. Staying loyal to your credit union means continued access to trusted guidance, competitive rates, and a community that prioritizes your success.

Warm regards, Jaime McCloskey

CEO, Mohawk Valley Federal Credit Union

Purge Your Papers, Protect Your Privacy



Thanks to our generous members for a great Shred Day this spring! It was such a success that we have already scheduled another! Mark your calendar for our next Shred Day on October 18 at our Marcy location. You can safely shred old financial documents and do good for your community at the same time! As always, you can shred up to two boxes of financial papers for free. Declutter your space and protect your personal information from identity theft.

Please bring items to share with our local pet shelters: pet food, new pet toys, blankets, towels or laundry detergent. Let's pitch in and give back — bring us your documents and your donations!



Get Discounted Tickets for Enchanted Forest **Water Safari**

Moms, dads, and caregivers keep your kiddos cool, active, and smiling all summer with discounted waterpark tickets just for credit union members!

Plan a weekend adventure or a reward for finishing summer reading lists. Splash into fun without stretching your budget. Stop by either branch to dive into ticket savings and create super memories!!

Mohawk Valley Federal Credit Union

Utica: 315-793-2214

Mon-Fri 8:30am-3:30pm Closed daily 1-1:30pm for lunch Fax: 315-793-2685

Marcy: **315-624-2950**

Mon-Fri 8:30am-4:30pm Fax: 315-624-2954

> 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?**

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Meet Trevor!

Trevor has been a dedicated Member Services
Representative at the credit union for nearly two
years. Outside of work, he laces up his skates as a
youth ice hockey referee during the winter months.

Trevor and his wife, Julia, live in Rome, NY with their two dogs, Maggie and Moose. Exciting news: Trevor and Julia are expecting their first child at the end of July!

In his free time, Trevor enjoys spending quality time with his family and cheering on the San Jose Sharks, New York Yankees, and Las Vegas Raiders.

A Note from the Supervisory Committee

On behalf of our entire Supervisory Committee, I want to extend our heartfelt thanks for your participation with our recent Member Account Verification Audit. Your participation and support help us remain a strong, member-focused financial institution. As valued members of our credit union, you are the reason we exist—and the driving force behind everything we do. Again, thank you for being a vital part of our credit union family.

– Francis Guido, Chairman

2025 Holidays

Our office will be closed on the following dates:

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!

Investing in Innovation

Empowering students through smart giving

At Mohawk Valley FCU, we're committed to supporting educational opportunities that empower the next generation of leaders. We recently presented a check for \$500 to the SUNY Poly Foundation in support of SUNY Poly's Interdisciplinary Business Center, a dynamic initiative designed to integrate AI, business ethics, entrepreneurship, and a state-of-the-art trading room. We are proud to play a pivotal role in shaping an innovative learning environment that equips students with the skills needed to thrive in a rapidly evolving world.

Thank you for being part of a membership that helps us invest in our community's future. Together, we're making a lasting impact.



