



COMMITTED TO QUALITY MEMBER SERVICE AND FINANCIAL STABILITY

MOHAWK VALLEY NEWS

OCT 2025



from the
CEO



Hi everyone,

I just wanted to take a moment to share what we've been working on here at Mohawk Valley FCU. Our team is always looking for ways to improve how we serve you—whether that's through better digital tools, more personalized service, or simply making your everyday banking experience smoother and more convenient.

We know that being part of a credit union means more than just having somewhere to do your banking—it's about trust, community, and shared values. That's why we're investing in smarter systems, listening closely to your feedback, and making sure our services continue to reflect what matters most to you.

There's a lot of exciting progress happening, like our Marcy branch renovation plans and upcoming digital wallets in 2026!! Thank you for being a valued member of our credit union family. We're proud to serve you—and we're just getting started.

Warmly,

Jaime McCloskey

Chief Executive Officer

From Your Supervisory Committee

We appreciate your participation in our Member Account Verification Audit. Your support helps us stay strong and member-focused. Each of you are a vital part of our credit union family.

– Francis Guido, Chairman

THANK YOU!

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?
888-241-2510

Lost or stolen Credit Card?
833-541-0777

Find fee-free ATMs

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

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International Credit Union (ICU) Day® - THURSDAY, OCTOBER 16, 2025

Celebrate the spirit of the global credit union movement with us! Each year, we reflect on our shared history, celebrate the impact credit unions have made, and recognize the incredible members and teams who make it all possible.

Stop by either of our locations on ICU Day for giveaways, raffles, refreshments and fellowship with our friendly Member Service and leadership teams!

Creature Comforts

Blankets, Flat Sheets, Comforters*
Cat Litter
Unscented non-scoopable ONLY
Towels/Wash Cloths
Antibacterial Dishwashing Liquid
Garbage Bags
Hand Soap
Laundry Detergent
Paper Towels
Sponges/Scrub Brushes
Canned Cat Food
Canned Dog Food (No Gravy)
IAMS Can Dog Food
Special Diet, Special Request
Cat and Dog Toys
Thank You Cards and Stamps
Volunteers / Foster Homes

*No Pillows/Afghans

From Clutter to Kindness



Join us **on Saturday, October 18th** for Shred Day, and help animals in need! It's a chance to safely dispose of your old documents and make a difference in our community!

This year, we're collecting donations to support our local animal shelters and humane societies. Your generosity will help provide food, care, and comfort.



Stop by between 10am and noon, bring up to two boxes for shredding, and donate items from the most-needed list at the left to help our furry friends — every little bit makes a big difference!



Putting Members First

Reba Kelderhouse (*right*), Member Service Representative, joined the credit union team in November 2024 and has really enjoyed getting to know both her coworkers and the members. Outside work, she's been with her boyfriend, Trae, for 6 years, and they share a home with their energetic, lovable dog, Beau. It's been a great journey so far, and she is very excited to keep growing with the MVFCU team!

Katrina Pentasuglia (*left*) first joined our team in August 2014. She took a break in 2017 to start a family and made a welcome return in October 2021 as a part-time Member Service Representative. Katrina lives in Marcy, NY with her husband Corey and their three children. She enjoys hiking, cooking — particularly Italian and Polish cuisine — and making memories with her family in some of her favorite places, including Cape Cod and Disney.



NYCUA Scholarships Available for 2026

MVFCU is proud to participate in the 2026 NYCUA Scholarship Program, offering financial support to outstanding high school seniors planning to begin college or trade school in Fall 2026.

✓ Who Can Apply?

- Graduating high school seniors (Class of 2026)
- First-time college/trade school attendees
- Members of MVFCU or another NYS credit union

🏆 Selection Based On:

- Academic performance
- Extracurricular involvement
- Quality of written essay

📅 Applications Open Later this Year!

Watch our website and branches for updates and deadlines. This is a great chance to earn financial assistance and be recognized for your achievements, whether pursuing a degree or a trade. **Let's build a brighter future, one student at a time!** 🌟



2025 Holidays

Our office will be closed on the following dates:

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!



Important Member Notice: Insurance Mailings from NILICO

We're proud to partner with National Income Life Insurance Company (NILICO) to offer exclusive insurance products to our members. As part of this partnership, you may receive mailings from NILICO with information about these offerings.

To learn more or respond to a mailing, visit:

<https://mybenefits.nilife.com/home/responsecard/sgaqrn>

If you prefer not to receive these mailings, you can opt out at any time by calling the credit union directly.

We're committed to keeping you informed while respecting your preferences —thank you for being a valued member!