NEWSLETTER

Olean Teachers' & Postal Federal Credit Union October 2025

REGULAR HOURS

MONDAY-FRIDAY

9:00 A.M. to 5:00 P.M.

Please observe these hours when inquiring about your accounts.

Transactions made after 4:00 P.M. will be credited to the next business day.

The computer and VRU are down at 4:00 P.M. daily for file backup. We cannot give share or loan balances during this time.

You can, however, still access your accounts via home banking.

HOLIDAYS

The Credit Union will be closed for the following days:

October 13	Columbus Day
November 11	Veteran's Day
November 27 & 28	Thanksgiving
December 24	**Closing at 12:30**
December 25 & 26	Christmas
December 31	New Year's Eve
January 1, 2026	New Year's Day

NEWSLETTER REWARD

(1394, 3039, 3441, 5372, 5655)
If one of these numbers is your account number, call the Credit Union by 10/31/2025 to receive $5.00.

DORMANT ACCOUNT LETTERS

If there has not been activity in your account for 1095 days, you should have received a letter from the Credit Union.

The letters were sent out on 07/10/2025 and lastly on 09/15/2025. The 1st set of letters is stamped and highlighted "response requested".

New York State abandoned property law requires us to send out these letters to remind you of the account. We appreciate your continued support of the Credit Union. We do not want you to close your account; we just need activity in the account to keep it from being returned to New York State. Signing and sending back the letter constitutes activity, as well as deposits or withdrawals.

If we receive the letters back with "Return to Sender," we will then try to contact you at the phone number we have on file. If you have moved or changed your phone number and have not contacted us with that update, unfortunately, there is an inactive close fee charge to your account of up to $25.00 per account. Any remaining funds will be sent to New York State abandoned property on November 7, 2025.

DEBIT CARD/CREDIT CARD

We have been receiving more than normal fraudulent purchases regarding the Debit/Credit cards. Please be aware of where you are using your card and if the purchase is legitimate.

Debit/Credit Card purchases are guaranteed. We cannot stop the transaction once it is processed. Also, if your purchase is pending, and you know that it is fraudulent, we cannot do anything with that transaction until it processes in your account.

Please know who you are making purchases from. Your Debit/Credit card is tied to your checking account with us. We ask that you be aware of the purchase and familiarize yourself with the company and/or person you are dealing with. Facebook purchases are almost 100% fraudulent.

Protect the three-digit code on the back of your card. (CVV). When sending merchandise to an address different from the one on file with VISA, merchants request this three-digit number/code. If a fraudster uses this, it makes it almost impossible to dispute the transactions.

Please keep in mind that if the Credit Union or our Fraud Specialists call, text, or email you, we will never ask for your account number. We will ask about the transaction or transactions that seem fraudulent on your account.

When you do receive a call, text, or email from the Fraud Department or a member of our staff, please try to contact us as soon as possible. Your debit card will be locked if we do not hear back from you.

We will also be monitoring the repeat offenders who continually overdraw their accounts with the use of their Debit/Credit Cards and will be closing out their cards.

CHRISTMAS CLUB

On October 10, 2025, the Christmas Clubs will transfer to your regular account, unless coded to remain in the account. If you would like a check or have it transferred to your share draft checking account, please contact the Credit Union.

LOAN RATES

AUTOMOBILE

NEW/USED/DEMO/PROGRAM **100% OF N.A.D.A.+TAXES & FEES**

2023 AND NEWER

	As Low as	Discount
0-48 MONTHS	4.99%	4.74%
49-60 MONTHS	5.19%	4.94%
61-72 MONTHS	5.49%	5.24%
73-84 MONTHS	5.99%	5.74%

2022 AND OLDER

	As Low as	Discount
0-48 MONTHS	5.54%	5.29%
49-60 MONTHS	5.74%	5.49%
61-72 MONTHS	6.04%	5.79%
73-84 MONTHS	6.74%	6.49%

RECREATIONAL VEHICLES, MOTOR HOMES, MOBILE HOMES, BOATS, CAMPING TRAILERS & ANYTHING THAT CAN BE REGISTERED

(Credit Union will loan no more than 90% Blue Book Value.)

	As Low as	Discount
51 MONTHS	5.25%	5.00%
63 MONTHS	5.40%	5.15%
71 MONTHS	6.00%	5.75%
120 MONTHS	6.25%	6.00%

**If borrowing less than $40,000.00, the borrowing term cannot exceed 71 months.

PERSONAL LOAN

	As Low as	Discount
60 MONTHS	10.25%	10.00%

Can be used for any purpose. We can loan up to 25% of provable gross income.

We use Experian Credit Reports and Credit Scores to determine your rate and, in some instances, the amount you can borrow. We are listing the rates as low as possible.

When you set up a new loan for automatic transfer from your Credit Union account, you may be eligible for the discount listed.

***All rates are subject to change without notice.

CURRENT LOAN SPECIALS

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FALL INTO THE HOLIDAYS

UP TO: $10,000.00
UP TO: 36 MONTHS @ $308.00/MO
AS LOW AS: 6.75%
UP TO: 60 MONTHS @ $198.00/MO
AS LOW AS: 6.99%

(OFFER EXPIRES 10/31/2025)

THE GREAT PUMPKIN

UP TO: $5,000.00
UP TO: 24 MONTHS @ $219.00/MO
AS LOW AS: 4.49%

(OFFER EXPIRES 10/31/2025)

Loan specials do not qualify for the discount*

In remembrance,
Anthony "Tony" Kopko

After serving many years as Vice President, Tony became the Board President in 2014 following the passing of Ben Schwabenbauer. Our Board of Directors, Supervisory Committee, and staff are deeply saddened by this loss. On behalf of everyone at the Credit Union, we extend our deepest condolences to Tony's family and friends. We are profoundly grateful for everything Tony contributed and did for the Credit Union.

IT'S TIME TO OPEN A CHRISTMAS CLUB FOR 2026