

NEWSLETTER

Olean Teachers' & Postal Federal Credit Union

January 2026



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 and remain down for the next day for startup. We cannot give share or loan balances during this time.

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

NEWSLETTER REWARD

(4046,4553,4745,5493,6264)

If one of these numbers is your member number, you have until January 30, 2026, to call our office to receive \$5.00.

WE WANT YOU!!!

CATTARAUGUS COUNTY

If you live, work, worship, attend school, have a business, or other legal entity located in Cattaraugus County, you are eligible to be a member of our Credit Union.

I.R.S. TAX DOCUMENTATION

The Credit Union will be sending out 1098s and 1099s separately from the statements. You will be receiving them within the next few weeks. You must retain these documents for tax purposes.

Only members with their mortgage loans with the Credit Union should receive 1098s. (If the sum is less than \$600.00, you will not receive a 1098.)

SHARE AND LOAN STATEMENTS

The share and loan statements that we are sending out this quarter have all your year-end I.R.S. tax information on them. (Year-to-date dividends, etc.) Please retain these statements for your records. By adding the YTD dividend on your share accounts, you will have the total amount that will be listed on the 1099 INT statement. If the sum is less than \$10.00, you will not receive a 1099.

TAX PREPARATION

Please remember that if you are having your tax return directly deposited into your Credit Union account, please verify the Routing and Transit Number and your account number. It can take up to six weeks to retrieve a tax return sent with incorrect information.

Please contact us if you are unsure of the numbers.

2026 Credit Union Holiday Schedule

See reverse side for the Credit Union's 2026 Holiday Closing Schedule and Calendar.

HAPPY 2026

To show our gratitude for an outstanding year, we would like to give back to you, our members, who made that possible. For December, we gave you a rate increase in your dividends of 3.5%. Thank you again for making the credit union the success that it is.



Holiday Recovery Loan



UP TO \$1,500.00

12 Months as low as 5.00%
(Payment \$129.00/ month)

UP TO \$3,000.00

18 Months as low as 5.25%
(Payment \$175.00/ month)

Rate and Amount are based on Credit Score.

***Special runs through 02/28/2026

LOW LOAN RATES

Our rates are listed on our web page otpfcu.com. Currently, some of the lowest are around.

We classify our loans by the year of the vehicle. Take advantage of a new loan or refinance an existing loan from another financial institution.

(We do not refinance a Loan currently outstanding with our Credit Union just for the purpose of lowering the rate.)