

NEWSLETTER

Olean Teachers' & Postal Federal Credit Union

April 2026

COMING DEADLINES

May 1, 2026

Scholarship applications must be received by the Credit Union no later than 5:00 P.M.

May 20, 2026

74th Annual Membership Meeting. See the reverse side of this Newsletter for details.

WELCOME

We appointed two new Board Members. Patricia (Pat) O'Malley and William (Bill) Marsfelder joined our Board of Directors. Pat and Bill came onboard in 2025.

SUMMER HOURS

Scheduled to begin:

June 29, 2026

Monday-Friday
8:00 A.M. to 4:00 P.M.

HOLIDAY CLOSINGS

The Credit Union will be closed on the following dates:

April 3, 2026-	Good Friday
May 25, 2026-	Memorial Day
June 19, 2026-	Juneteenth
July 3, 2026-	Independence Day
September 7, 2026-	Labor Day
October 12, 2026-	Columbus Day
November 11, 2026-	Veterans' Day
November 26 & 27-	Thanksgiving
December 24 & 25-	Christmas
December 31, 2026-	New Year's Eve
January 1, 2027-	New Year's Day

NEWSLETTER REWARD

(2318,3229,5614,5654,5796)

If one of these numbers is your account number, call the credit union by 04/30/2026 to receive \$5.00.

CREDIT UNION EDUCATIONAL SCHOLARSHIP

The Credit Union will be awarding a scholarship to four deserving students, each for \$500.00. The Patricia Olivett Memorial Scholarship will be given specifically to a student pursuing an educational field. The Vincent Monachino Memorial Scholarship, the Ben H. Schwabenbauer Memorial Scholarship, and the General Scholarship will be given to students pursuing any other field of study.

Applicants must graduate from high school in the spring of 2026 and be scheduled to begin higher education no later than the fall of 2026. The parent/guardian of the applicant must be a member in good standing of the Credit Union. Applicants must attend a high school located within a 60-mile radius of the Credit Union.

An application, with requirements, can be picked up at the Credit Union office or downloaded from our website. (www.otpfcu.com)

The closing date for applications and requirements is **May 1, 2026, at 5:00 P.M.** Incomplete applications will not be considered. The winners will be notified by May 22, 2026.

Car Loan Rates

3.49% for 2024 & Newer

3.69% for 2023 & Older

Cannot refinance current loans with OTPFCU

UPDATE ACCOUNTS

We are asking our members to give us a call or stop by and see us. We want to make sure we have the correct information on your accounts.

We are checking for correct addresses, phone numbers, updated driver's licenses, as well as beneficiaries and joint members.

LOANS

We take great pride in caring for you, our members. Please know that we remain committed to providing you with excellent service. If you are considering a car loan, let us know, and we will be more than happy to assist you with your financing needs.

We have become aware that some car dealerships are discouraging our members from visiting us. The reason for this is that we do not offer "kickbacks." Always remember that we offer the lowest rates in the area, and if you find a lower interest rate with another credit union or bank, we will match it.

The credit union is dedicated to serving you, so let us continue to provide the support you deserve.

NEXT BUSINESS DAY

Our computers are down between 4 pm and 4:15 pm Monday through Friday for next-day business. In the summer, those hours are between 3 pm and 3:15 pm. This is where we post deposits early. This has been one of the many benefits we offer our members. We have no control over what is posted to your account when this occurs, i.e., payroll deposits.

We have had certain instances where members have become very hostile and disrespectful because of this. Please keep in mind that, since this is a convenience we offer to our members, we can eliminate it at any time.

74th ANNUAL MEMBERSHIP DINNER MEETING

Olean Teachers' & Postal Federal Credit Union will be holding its annual membership meeting at the **Century Manor on Wednesday, May 20, 2026, at 6:00 P.M.** A choice of five entrées will be served. Beer, wine, soft drinks, cheese, and crackers will be provided by the Credit Union, beginning at 6:00 P.M.

At this meeting, the voting of various board and committee members will take place. Anyone interested in serving on the Board of Directors, Supervisory Committee, or Membership Committee should submit a letter with their credentials to the Credit Union's nominating committee by April 24, 2026.

Those planning to attend the meeting, please detach and return the bottom portion of this notice with the number of reservations. Please make checks payable to the Olean Teachers' & Postal Federal Credit Union (O.T.& P. F.C.U.) or let us know, and we can deduct the amount from your share account. Reservations must be received by Wednesday, May 13, 2026. (Refunds will not be given after this date.)

Please make ___ reservation(s) for the Annual Membership Meeting to be held at the Century Manor, on Wednesday, May 20, 2026, at 6:00 P.M.

Entrée Choices:



<input type="checkbox"/>	Strip Steak @	\$37.00
<input type="checkbox"/>	Surf -n- Turf @	\$36.00
<input type="checkbox"/>	Chicken Parm @	\$22.00
<input type="checkbox"/>	Pesto Pasta @	\$22.00
<input type="checkbox"/>	The Century Burger @	\$18.00

- Strip Steak-** one side & house vegetables
- Surf-n-Turf-** filet mignon tips with shrimp in a bourbon sauce
- Chicken Parm-** over pasta
- Pesto Pasta-**with chicken, add \$4.00, with shrimp, add \$8.00
- The Century Burger-** choice of fries

Dinner includes main entrée, rolls & butter, coffee or tea, and dessert.
Dinner will be served at 6:30 P.M.

Please Print Name

- A check is enclosed.
- Please deduct from my share account # _____

Please Sign Name