

VCCFCU NEWSLETTER

90th Anniversary
1936-2026

FALL 2026

Teller Hours

Mondays & Thursdays 2pm-8pm
Tuesdays & Wednesdays 9am-12pm

3960B Hillman Avenue, Bronx, NY 10463

Phone: 718.549.5858 | Fax: 718.549.2921

Email: CreditUnion@vccfcu.com • Website: www.vccfcu.com

Time Is Running
Out on Our 90th
Anniversary
Personal Loan!



Our 90th Anniversary Personal
Loan special won't be around much longer!

Take advantage of our special 6.90% rate before
the offer ends on December 31st.

Whether you're planning a special purchase, consolidating
expenses, making home improvements, or need a little extra
financial flexibility, now is the time to take advantage of this
anniversary offer.

Don't miss out – the 6.90% anniversary rate ends December 31st!

Call 718-549-5858, stop by our office, or visit www.vccfcu.com to
apply today.

*All Annual Percentage Rates listed are based on a credit score of 750 or more and the length of loan.
Amount financed is based on member qualification and may need to be collateralized with co-signors.
Borrowers with lower than 750 credit score or negative credit, regardless of credit score, including but
not limited to outstanding: late payments, collection accounts, judgments, charge-offs and bankruptcies
within 2 years are subject up to a 4.00% interest rate increase on all of the current rates listed above.

Refer a Friend
or Family Member &
You Could Win \$200!

Help us grow the VCCFCU family! Refer an
eligible friend or family member to Van Cort-
landt Cooperative FCU and you'll be entered
into a raffle for a chance to win \$200.

To qualify, the person you refer must open
an account and sign up for direct deposit.
You'll receive one raffle entry for every
eligible person you refer who meets these
requirements — so the more people you
refer, the more chances you have to win!

The raffle drawing will take place right
before the holidays, when a little extra cash
can really come in handy for gifts, celebra-
tions, travel, or seasonal expenses.

Share the benefits of VCCFCU member-
ship with your friends and family and you
could be our next \$200 winner!

For more information, call 718-549-5858,
stop by our office, or visit www.vccfcu.com.

Membership eligibility and other restric-
tions may apply.

A MESSAGE FROM OUR PRESIDENT



Our Credit Union regularly receives thoughtful comments
and letters from our members. As we celebrate our 90th
anniversary, we felt it was especially fitting to share one of
these letters in place of this month's President's Message, as it
reflects a meaningful part of our history throughout the 90 years
since our founding.

To the Editor:

As a longtime Credit Union member, and reader of the VCCFCU News-
letter, the article on its 90th Anniversary brought back memories. I think I
was a pre-teen when I opened my first account. At that time, the Credit
Union office was in Building 7, between the D entrance and the archway
(now the studio of photographer/artist Ira Merritt). Long before comput-
ers we had passbooks. The teller would enter each transaction in your
passbook as well as in the Credit Union records. As it grew, the Credit
Union moved to space at the front of the Co-op Office. It also expanded
its field of membership, first to Mutual and Park Reservoir, then to other
organizations in the community and to family of members. Over the
years it added checking accounts, credit cards, online banking and other

financial services not available at the time of my first account. When it
outgrew the space in the Co-op Office, space became available at its
current location in Building 12 on Hillman Avenue.

One of the key organizers of the Credit Union and its first president, who
served as president more than thirty years, was Israel Ostroff. What many
people know as "The Train Park" is formally named "Israel Ostroff Plaza." The
plaque for Ostroff Plaza is in the Co-op Office, and reads as follows:

"This Recreation Area is dedicated to the beloved memory of Israel
Ostroff (1892 – 1974) and shall hereafter be known as the Israel Ostroff
Plaza. A Pioneer Cooperator and libertarian who rendered 45 years of
dedicated service to Amalgamated Housing and Consumer Societies
as Director and Officer: life-long President of our Credit Union and bril-
liant advocate of mutual aid and cooperation. Amalgamated Coopera-
tive Community, Nov. 5, 1974."

An article on the early years of the Credit Union appears in our
Twentieth Anniversary Journal. (Read the Editor's Note by Herman Li-
ebman at the end of that article.) A later article "To Mom Amalgamated,
with Love" by then-president Isabel Suss appeared in the 1977 Golden
Jubilee Journal. Both can be found in the Historical Journal on the Her-
man Liebman Memorial Fund website, https://hermanliebman.coop/
out-of-our-past/historical-journal/

I also want to salute current Credit Union president, Andy Kimerling.
Andy has served on the Credit Union board for almost fifty years, with
almost thirty years as president. Like Israel Ostroff, Andy Kimerling's
community service is not limited to the Credit Union. For many years
he served on the board of Park Reservoir, including several years as
president. Thank you, Andy.

I feel comfortable walking into the credit union where I know the
staff, they know me, and I am likely to meet some neighbors. The full
name, Van Cortlandt Cooperative Federal Credit Union, contains that
key word, "Cooperative." That means that all who have accounts are not
just account holders, we are member-owners. The Pioneer Coopera-
tors who founded the credit union knew that it is important that we
ourselves own the organization that provides us with financial services.
— Ed Yaker 13A/11C

SHARE RATES 3rd Quarter, 2026

RATE

Regular Share

.....0.40% APY

Youth Share (for members up to age 21; paid on balances up to \$1000)

.....3.03% APY

Share Draft/Checking (paid on average balance of \$300 or more)

.....0.35% APY

Individual Retirement Accounts (IRAs)

.....0.60% APY

Share Certificates

..... Call for rates



Follow Van Cortlandt Cooperative FCU on Facebook
Secure online banking at www.vccfcu.com



Celebrate the Season Without Worrying About Finances

Fall and winter are filled with special moments — from family gatherings and seasonal celebrations to holiday shopping, travel, and preparing for the months ahead. With so much going on, expenses can add up quickly. Van Cortlandt Cooperative FCU is here to help you enjoy the season with less financial stress through our Holiday Loan.

Why choose a Holiday Loan?

- **Low fixed rate starting at 5.99% APR*** — much lower than most credit cards, helping you save on interest.
- **Predictable payments** — affordable monthly installments make it easier to plan and stay on budget.
- **Flexible borrowing** — based on your credit history, funds can be used for gifts, travel, family celebrations, seasonal expenses, or unexpected costs.

With a Holiday Loan, you'll know exactly how much you have available and what your monthly payments will be — making it easier to plan ahead and focus on enjoying the season.

Celebrate More. Worry Less.

Call us at 718-549-5858, stop by our office, or visit www.vccfcu.com to get started.

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Save Today, Enjoy Tomorrow!

Your Stress-Free Holiday Starts with a Holiday Club Account

The holidays shouldn't catch you by surprise. With a Holiday Club Savings Account from Van Cortlandt Cooperative FCU, you can set aside money throughout the year and enjoy a lump-sum payout in October — just in time for gifts, travel, and seasonal celebrations!

Here's how it works:

- Runs from Oct. 1st – Sept. 30th each year.
- Earn quarterly dividends on your savings.
- Make deposits any time during the year.
- Automatic payout every October 1st to your
- VCCFCU checking or savings account.

It's the smart, simple way to plan ahead and enjoy the holidays without financial stress.

* Withdrawals cannot be made during the club year. If a withdrawal is necessary, the entire balance must be withdrawn, and a new club cannot be opened until the following October. An early closure fee applies.

** If you do not have a VCCFCU checking account, funds will be deposited into your share savings account.



Honoring International Credit Union Day: A Steady Signal in a Noisy World

On Thursday, October 15, 2026, credit union members around the globe will celebrate the 78th anniversary of International Credit Union Day® under this year's theme, "Cooperative Finance: A Steady Signal in a Noisy World."



**Cooperative Finance:
A Steady Signal
in a Noisy World**

In today's world, where financial uncertainty, rising costs, and constant information can feel overwhelming, credit unions continue to offer something steady and depend-

able: trust, personal service, and a commitment to people over profit. Credit unions were built on the idea of members helping members, and that mission remains just as important today as it was when the movement began.

Here at Van Cortlandt Cooperative Federal Credit Union, this celebration is especially meaningful as we proudly mark our 90th year serving our members and our community. For nine decades, VCCFCU has remained focused on providing financial products, services, and guidance designed to support the needs of our members through every stage of life.

Unlike larger financial institutions, credit unions are rooted in relationships. Our members are not just account numbers; they are our neighbors, families, coworkers, and community partners. Every loan, savings account, youth account, and member service reflects our continued commitment to helping people build stronger financial futures.

International Credit Union Day is a reminder that VCCFCU is part of a global cooperative movement serving hundreds of millions of members around the world. While the world may feel noisy and uncertain at times, credit unions continue to stand as a steady signal of stability, cooperation, and community.

To celebrate, we invite our members to visit Van Cortlandt Cooperative Federal Credit Union October 13th thru the 15th to enjoy light refreshments, special give-a-ways and celebrate with fellow members.

Thank you for being part of our credit union family. We are proud to have served our community for 90 years, and we look forward to continuing that tradition for many years to come.

