

Oswego Teachers' Employees Federal Credit Union
113 West Albany Street
Oswego, NY 13126
315-342-4574

Please read all of the important information below:

The Oswego Teachers' Employees Federal Credit Union is ending its banking relationship with HSBC.

We will begin a new banking relationship with Pathfinder Bank.

Effective September 1, 2011:

1. Members will **no longer be able to cash either personal checks or Credit Union teller checks** at the HSBC branch in Oswego (unless you are an HSBC account holder).
2. Members will **no longer have surcharge free access to HSBC owned ATMs worldwide. If you use an HSBC ATM after September 1, you will pay the HSBC transaction fee.**
3. Members will have **totally free access to all Pathfinder ATM machines**. Check our website for a link to a list of locations throughout Central New York.
4. **Any Credit Union teller check issued before August 15 (green checks from our HSBC account) will not be honored after September 1.** You may be subject to charges for depositing an invalid check.
CASH ALL GREEN CREDIT UNION TELLER CHECKS BY SEPTEMBER 1!!
5. **Checks issued by the Credit Union office after August 15, 2011 (blue checks) will be on our new Pathfinder account and can be cashed without any difficulty.**

****Your Credit Union personal checks are not affected. ****

Beginning August 15, 2011:

1. Members will be able to cash personal checks drawn on their Credit Union checking accounts for up to \$200.00 at **any Pathfinder location** in Oswego County and Onondaga County.
2. Members will be able to cash Credit Union teller checks for unlimited amounts at **all Pathfinder locations**.

Many of our members will recognize greater convenience as a result of this change. If you have any questions, please call our office at 315-342-4574.