

SAVINGS AND LOAN RATES as of 9/30/2018

FOR CURRENT RATES CALL THE CREDIT UNION OFFICE

REGULAR SHARES WITH APY	0.40%	PAYS MO.
DAILY MARKET WITH APY	0.401%	(\$50.00 MIN TO EARN)
\$2,000.00 MIN	0.50%	PAYS MO.
	0.502%	(RATE SUBJ. TO CHG MONTHLY)
IRA SHARES TRADITIONAL, ROTH, EDUCATION WITH APY	1.00%	PAYS QTR.
	1.004%	(RATE SUBJ. TO CHG QUARTERLY)
CLUB ACCTS WITH APY	0.50%	PAYS MO.
6 MO. SHARE CERT.	0.502%	CALL OFFICE
12 MO. SHARE CERT.		CALL OFFICE
30 MO. SHARE CERT.		CALL OFFICE

ALL LOAN RATES QUOTED ARE "AS LOW AS" AND SUBJECT TO CHANGE WITHOUT NOTICE. (Excluding Home Equity Line)

PERSONAL (unsecured)	8.00%
SHARE SECURED	4.00%
VEHICLE RATES (auto, truck, motorcycle, boat)	
NEW	2.25%
USED	2.50%
RV/MOBILE HOME (motor homes, campers, trailers) (subtract 0.50% for mobile homes)	5.00%
OTHER RV'S (snowmobile, jet ski, dirt bike, equipment)	4.00%
HOME EQUITY LINE (based on 6 mo. T-Bill + 3.50%)	
Min. 4.80% (Call office for current rate)	

VISA® CREDIT CARD 9.95% - NO ANNUAL FEE

Board of Directors

Ronald Hamlin – Pres.
Jim Curtacci – Vice Pres.
Marcie Gallagher – Treas.
Jeffrey Gardner
Dennis Bojdak
Roy Haller – Secretary
Paul Sharpe

Supervisory Committee

Paul Sharpe -- Chairman
John Clair
Patti Franco
Patrick Gallagher, CEO

This credit union is federally insured by the National Credit Union Association. Your savings is federally insured to at least \$250,000.



Are you...
Wired IN?



Autumn 2018

**2812 GENESEE STREET
UTICA, NY 13502
(315) 724-5133**

Office Open M-F 8am to 4pm

www.utelfcu.net



Celebrating 61 Years!

Did you know?..

CLOSINGS – The credit union will be closed on Monday, October 8th in observance of Columbus Day, and Monday, November 12th in observance of Veteran’s Day. We will also be closed on Thursday and Friday, November 22nd and 23rd in observance of the Thanksgiving holiday. UTELFUCU will close at 1PM Monday, December 24th through Tuesday, December 25th in observance of Christmas. We will also close at 1PM Monday, December 31st through Tuesday, January 1st in observance of New Year’s Day. Please keep in mind that UTELFUCU is part of the CO-OP and Sharenet networks of over 30,000 surcharge-free ATMs located throughout the United States, Canada & Puerto Rico. CO-OP Locator Apps are available for Android and iPhone devices. See our ATM webpage for more information.

OUR CONDOLENCES – To those who lost family members in the past year, the credit union staff would like to extend our sincerest sympathies. We make every effort to correct our mailing lists as soon as possible when we are notified of a death. We apologize if you are still receiving mail in the name of a deceased loved one.

ATTENTION SNOWBIRDS – To ensure you receive your statements, correspondence, and the ability for the credit union to process card transactions without disruption, please let us know when you leave and return from your warm winter home.

LIKE US ON FACEBOOK! -- Stay informed between our quarterly newsletters! In the event of a special announcement or event, it is the next best place on the web to stay in the know! Our page is not only informative, but educational too! Like us today!!



October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year’s theme is “Find Your Platinum Lining.” It combines the traditional gift of platinum for 70th anniversaries with a play on the saying “every cloud has a silver lining.”

Credit unions all over the world will be celebrating the history and the success of the “People-not-Profit” philosophy. This year’s theme emphasizes the credit union movement’s loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren’t wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us on Thursday, Oct. 18th to celebrate ICU Day. We will have special treats and give-aways. We hope you take the time to celebrate with us!

IRA Beneficiary Checkup



Are your IRA beneficiaries up to date? Life changes occur from time to time and it is important to ensure we have the most up to date beneficiary and beneficiary contact information on file for your IRA. A simple phone call to the credit union can put your mind at ease. Call us at 315-724-5133 to begin your IRA checkup today!

2019 Scholarship Applications Available



If your high school senior will be heading to a two or four-year college next year, make sure they apply for the 2019 New York Credit Union Association Scholarship program. ***The student must be a member of UTELCFU for us to submit the application.*** Call 315-724-5133 or have your student stop in the credit union to open an account and become a member. The application packages are available at the credit union and also online at www.utelfcu.net.

Keep Your Account Active



This is ***an important reminder*** to perform a transaction on your account at least annually to keep your account from becoming dormant. A \$5.00 per month dormancy fee will be charged on all inactive accounts. Accounts inactive (dormant) for over three (3) years are considered to be abandoned property according to New York State Abandoned Property Law – Article 3, and must be surrendered to New York State. If you have any questions or concerns regarding your account, please let us know. We will be happy to answer any questions you may have.

UTELFCU Members Giving Back



With the continued support from our generous members, UTELCFU will once again be accepting non-perishable food during the month of November for the community food bank. During the month of December, we will be collecting unwrapped toys for Spectrum Cable's Toys for Kids annual toy drive. Together with our members we are able to carry on the credit union philosophy of "people helping people", and help make those who are less fortunate have a happy holiday season.

The UTELCFU Visa® Card

Your solution for life's expenses

College tuition. Utility bills. Doctor visits. Life is full of expenses, and the UTELCFU Visa credit card covers them all. As a cardholder, you can count on convenient service and competitive rates...all backed by the credit union you trust.

You can also enjoy several great benefits, like:

- Online account access through the eZCard.com website;
- Zero Liability policy (you'll never pay a cent for unauthorized card use);
- Verified by Visa (confirms your identity during an online transaction); and
- Rewards points for each purchase (redeemable for travel and merchandise).
- Optional credit life and disability coverage available. (*Coverage is also available on existing VISA credit cards, ask for details!*)

No matter what you're paying for, don't forget to reach for the convenience and security of your UTELCFU Visa credit card. To apply for a card today, stop in or call 315-724-5133. Subject to approval.

Want to stay in the know between our quarterly editions of Wired IN? Visit our website and join our email list! Opting in using our [Mailchimp® enrollment form](#) is easy, and we promise to keep our emails to a minimum!

Rusty's ready for a new ride...

Are you?



Auto, Boat or Motorcycle
Rates as low as

1.99% Annual Percentage Rate

Save an additional .25% when you refinance your existing Auto, Boat or Motorcycle. Subject to approval. Excludes existing UTELCFU loans and VISA®
Expires 10/31/18.

Your Christmas Loan is Calling!

Four Calling Birds that is!!



Rate as low as

4.99% Annual Percentage Rate

12 Month Maximum Term
2,400.00 Maximum Amount
Loans subject to approval. Excludes existing UTELCFU loans and VISA. Expires 12/31/18.

The Board of Directors and Staff of UTELCFU would like to wish our members and their families a blessed holiday season. Please recommend us to your co-workers and family! Together we can ensure the credit union is strong for years to come!!