

SAVINGS AND LOAN RATES as of 3/31/2017

FOR CURRENT RATES CALL THE CREDIT UNION OFFICE

REGULAR SHARES WITH APY	0.40%	PAYS MO.
	0.401%	(\$50.00 MIN TO EARN)
DAILY MARKET WITH APY	0.50%	PAYS MO.
	0.501%	
\$2,000.00 MIN		(RATE SUBJ. TO CHG MONTHLY)
IRA SHARES TRADITIONAL, ROTH, EDUCATION WITH APY	0.90%	PAYS QTR.
	0.903%	(RATE SUBJ. TO CHG QUARTERLY)
CLUB ACCTS WITH APY	0.50%	PAYS MO.
	0.501%	
6 MO. SHARE CERT.		CALL OFFICE.
ONE-YEAR 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 PLATINUM CARD 9.95% - NO ANNUAL FEE

Board of Directors Supervisory Comm.

Ronald Hamlin – Pres.	Paul Sharpe -- Chairman
Jim Curtacci – Vice Pres.	John Clair
Marcie Gallagher – Treas.	Dorlene MacDiarmid
Jeffrey Gardner	
Dennis Bojdak	Patrick Gallagher, CEO
Roy Haller – Secretary	
Paul Sharpe	

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Govt. Agency NCUA National Credit Union Admin., a US Govt. Agency



Are you...

Wired IN?



Spring 2017

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

Office Open M-F 8am to 4pm

www.utelfcu.net



Celebrating 60 Years!

Did you know?..

OFFICE CLOSINGS – The credit union office will be closed on Monday, May 29th in observance of Memorial Day, Tuesday, July 4th in observance of Independence Day and Monday, September 4th in observance of Labor Day. Please keep in mind that UTELCU is part of the ShareNet and CO-OP fee-free ATM networks! With over 30,000 locations throughout the United States and Canada and the convenience of direct deposit and free Online Banking and Bill Payment, you have access to your accounts 24/7! On the go? ShareNet and CO-OP locator apps are available for both iPhone and Android devices!! See our website for details.

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 credit union statements and correspondence, please let us know when you have returned from your warm winter home!

IMPORTANT NOTICE – Our Privacy Policy – What Does Utica District Telephone Employees Federal Credit Union Do With Your Personal Information? – is available for review on our website. If you require a printed version, please call us!!

A YEARLY TRANSACTION IS A MUST!! -- An important reminder to perform a transaction on your account at least once a year to keep your account from becoming dormant and incur a monthly dormancy fee of \$5.00. Questions? Concerns? Call us!! We will be happy to help you!!

THANK YOU! – For all of the goodies, throughout the year and most important for supporting our community fund-raising events! Our members are by far THE BEST!!

(POST ON YOUR REFRIGERATOR AS A REMINDER TO SIGN UP!!!)

60TH DIAMOND ANNIVERSARY ANNUAL MEMBER MEETING



Please join us as we celebrate 60 years of personalized financial service to YOU, our Members!!! We will have a brief meeting to be followed by:

Complimentary Beer, Wine & Soda

Special Anniversary Door Prizes

Buffet Dinner

Music by Joe Angerosa

**Thursday, April 20, 2017
5:30 PM**

**Twin Ponds Golf and
Country Club
169 Main Street
New York Mills**

RESERVATIONS REQUIRED!!

We would love to have you come and celebrate our 60th Annual Meeting! *Complimentary evening for members, if you would like to bring a guest and they are not a member, the fee is \$10.* If you have a co-worker or family member who is not already a member, ask them to join the Credit Union and attend the party too! We must keep UTELCU going strong for another 60 years!! *Please RSVP before Friday, April 14, 2017.*

APRIL IS YOUTH MONTH!!

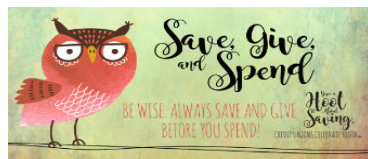


Encouraging Youth to Give a Hoot About Saving

Learning to save for what you want in life is a crucial life skill, but it's one too few young people are learning. That's why for financial literacy month in April, Utica District Telephone Employees Federal Credit Union will focus on helping young people develop good saving habits. UTEFCU would like to encourage young people to save for something they care about and teach them the importance of saving.

The theme is Give a Hoot About Saving. "Owls represent wisdom, and nothing is wiser than learning to save for one's future goals," said Utica District Telephone Employees Federal Credit Union CEO Patrick Gallagher. Like all credit unions, Gallagher said, UTEFCU is a member-owned, not-for-profit financial cooperative. "Member education and concern for the community are part of the foundational principles of our business structure," Gallagher said. "Passing along a crucial life skill to the next generation to prepare them for a bright future embodies both those principles."

Bring your children in to participate in Credit Union Youth Month! Stop in on Thursday and Friday, April 20th and 21st and we will have special treats and give-aways for our young members! Research shows that kids who learn to manage money at an early age are better prepared to handle their finances when they leave home. Ultimately, teaching children good money skills is a sound investment for parents, who often are the ones helping their adult children when they run into real-world problems.



Purchasing or Refinancing a Home?

We have options for you! Whether you are in the market for a new mortgage or perhaps refinancing your existing mortgage, UTEFCU can help you finance your home with in-house offerings. We have also teamed up with our partners OwnersChoice Funding and Homeowners Advantage for a wider array of financing options. Visit our website or call for details. We will be happy to help you find that perfect fit!!

Trust your Credit Union Partners for all of your insurance needs!

TruStage™ insurance products and programs help members protect what matters most. Backed by nearly 80 years of working in partnership with credit unions and their members, you'll find products for life, car, AD&D, long-term care, home and most recently health insurance. TruStage™ offers straightforward information, real value and assurance. And it's only for credit union members like you. Visit our website or ask us for details.

Sallie Mae Smart Options Student Loan®



GET THE MONEY YOU NEED FOR SCHOOL
Competitive interest rates • 3 repayment options • No origination fee
Smart Option Student Loan®

Get Started

UTEFCU is able to offer our members an option when financing higher education expenses. Credit Union members can take advantage of borrowing through Sallie Mae. Please click the banner above for more information regarding our trusted student loan partner, Sallie Mae.

Reward Yourself by Simply Using Your UTEFCU VISA® Credit Card!

Did you know that each time you use your Utica District Telephone EFCU credit card you earn valuable ScoreCard® Bonus Points that may be redeemed toward exciting merchandise and travel awards? The ScoreCard Bonus Point program is a standard feature of your VISA credit card.

You earn one ScoreCard Bonus Point for every net dollar you spend. So whether you buy groceries, fill up the tank with gas, pay bills, go to the movies or out to dinner; if you pay with your Utica District Telephone EFCU VISA credit card, you will earn Bonus Points*. You can check the program website, www.ScoreCardRewards.com, as often as you like for your updated point balance, program information, reward specials and point redemption.

What are rewards? Your Bonus Points can be redeemed for a robust assortment of valuable brand-name merchandise from manufacturers like Apple®, Sony®, Dooney & Bourke®, Samsung®, Movado®, Craftsman®, Brighton®, Pandora® and much more. Awards start as low as 700 Bonus Points for redemption. And we will give you 500 points on the date when you register onto the ScoreCard website for the first time – this is a one-time award for new logins only. So, whether it is a new headset for your iPod, or a Bose® Home Entertainment System, you will be sure to find merchandise that will please you or someone you love.

If travel is more your style, you will love the flexibility that comes with ScoreCard Rewards. Travel awards include hotel stays, round-trip plane tickets on virtually any airline, vacation packages, luxury cruises and much more. You choose the destination; ScoreCard will book your trip. ScoreCard will even help you with your travel companion's arrangements. And if you do not have enough points for the ticket you can pay the difference with a payment card.

To view all award options and redeem your points for merchandise or travel, please visit our website, www.utefcu.net and click on the ScoreCard Reward's link, or go to www.ScoreCardRewards.com. If you do not already have Utica District Telephone EFCU's VISA credit card that earns you Bonus Points for every purchase, simply call us at 315.724.5133, or complete the credit card application found on our website and stop into the office for approval.

*Balance transfers, cash advances, convenience checks and returns posted to your rewards card are not eligible for Bonus Points.

UTEFCU LUCKY VISA® BALANCE TRANSFER OFFER



Reward yourself with ScoreCard Rewards and a special 60th Anniversary 2.99%*APR transfer rate. Use your existing UTEFCU VISA® credit card to pay off high interest credit card debt or a loan from another institution at this low introductory rate. This money-saving rate is good for balance transfers only. Our lucky offer is set to expire May 31, 2017.

*Annual Percentage Rate. 2.99% promotional rate in effect for 12 months from date of balance transfer. Multiple balance transfers will expire 12 months from date of the first transfer. Any remaining balance owing will revert back to our regular, low VISA® Credit Card rate of 9.95% APR. If you do not have a VISA® credit card with UTEFCU visit utefcu.net for an application or stop in to the office. All applications are subject to approval. Offer excludes existing UTEFCU credit card balances.



The Board of Directors and Staff of UTEFCU thank you for your membership. We would love to see you at our 60th Annual Member's meeting and celebration of 60 years of assisting you, your co-workers and family members. It is important to keep the credit union strong well into the future, even if you have retired!! UTEFCU continues to be an exclusive service available to employees of Verizon and Time Warner Cable (Spectrum) and their families. Please refer us to new co-workers and family members who would like to be part of our communications family!!