

SAVINGS AND LOAN RATES as of 12/31/2017

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.
\$2,000.00 MIN	0.502%	(RATE SUBJ. TO CHG MONTHLY)
IRA SHARES TRADITIONAL, ROTH, EDUCATION WITH APY	0.90%	PAYS QTR.
	0.904%	(RATE SUBJ. TO CHG QUARTERLY)
CLUB ACCTS WITH APY	0.50%	PAYS MO.
	0.502%	
6 MO. SHARE CERT.		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 Comm.

Paul Sharpe -- Chairman
John Clair
Dorlene MacDiarmid
Patrick Gallagher, CEO

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



Equal Housing Lender

Are you...

Wired IN?



Winter 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?...

HAPPY NEW YEAR! -- We truly appreciate your thoughtfulness and warm wishes during the holiday season. The cards, candy and goodies remind us that UTELCU members are THE BEST!!! We wish you and yours health and happiness in 2018!!

OFFICE CLOSINGS -- The credit union office will be closed on Monday, January 15th in observance of Martin Luther King Jr.'s Birthday, and Monday, February 19th in observance of Presidents' Day. Please keep in mind that UTELCU is part of the **ShareNet** network AND the **CO-OP** network of fee-free ATMs. On the go? The ShareNet and CO-OP locator apps are available for both Android and iPhone devices!!

SAVE THE DATE -- UTELCU will hold our Annual Member Meeting April 19th! Details to follow in our next edition of Wired IN!

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 notified of a death. We apologize if you are still receiving mail in the name of a deceased loved one.

STAY INFORMED -- New York State winters can occasionally force a change in our normal business hours of operation. Please refer to our [website](#) for alerts and also our [Facebook](#) page. When deemed necessary, we will also post closings on several local radio and television stations.

IS YOUR ACCOUNT DORMANT? -- If you have not made a deposit or a withdrawal to your share account within a 12 month period, then YES, your account IS dormant!! Refer to the Fee Schedule in this edition of Wired IN. If you still have questions or concerns, please feel free to contact us!

SHARE DRAFT BASICS -- Technology has changed the payment industry tremendously in the past decade. If you are not keeping track of your purchases and authorizations, it may end up costing you money unnecessarily. Please visit our [website](#) for tips and tools to avoid overdraft fees.

It's I.R.A. Time!!



Tax Time is right around the corner!! Opening or funding an IRA here at UTELCU is easy! We offer Traditional, Roth and Coverdell Education IRAs. Our rate is competitive and your IRA account is separately insured up to \$250,000 through NCUA. Ask us for details today.

[VISA® Credit Card Rewards!!](#)

Did you know that each time you use your UTELCU Visa® 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. For more information regarding this and the ScoreMore® program, visit our Scorecard link <http://bit.ly/1FikAND> today!

Your Voice Can Be Heard

Each year there are an increasing number of legislative and regulatory issues that can affect how we serve you. Click [here](#) to learn about how you can support credit union-centric issues by telling our elected officials your stories. You'll find links to information about upcoming bills and regulatory actions, as well as links to other sites that can provide more information, including ways you can help the cause by donating to CULAC, our industry's political action committee that supports credit union-friendly candidates across all parties through the Deduct-A-Buck program, an affordable method for you to show your support for as little as \$1.00 a quarter! With your help, we can ensure our elected officials and political candidates understand the values, principles, and importance of the credit union movement. Ask us for a Deduct-A-Buck form on your next visit!!

UTELFCU FEE SCHEDULE

Share Draft Account	
Stop Payment	\$ 5.00
Returned Item	15.00
Transfer Fee	5.00
Other Account Fees	
Phone Transfers	FREE
Phone Balance Inquiries	FREE
Notary Public	FREE
Money Orders	1.00
Photocopy	1.00
Address Change-Failure to Notify	1.00
VISA Gift Cards	5.00
Returned Deposited Check	10.00
Dormancy Fee	5.00 per month

Accounts without activity for one (1) year are considered dormant. A fee of \$5.00 per month will be charged on dormant accounts. Our Share Draft accounts have NO monthly service charges. We also offer FREE online banking and Bill Pay, FREE e-statements, and FREE debit cards with access to over 30,000 Fee Free ATM locations throughout the U.S. and Canada. Just one more reason to do all of your banking with UTELCU!!!

Looking for a Mortgage??

We have options for you! Whether you are in the market for a new mortgage or perhaps refinancing your existing mortgage, UTELCU can help you finance with in-house offerings. We have also teamed up with [OwnersChoice Funding](#) and [Homeowners Advantage](#) for a wide array of financing options. Call us or come in for details. We will be happy to find that perfect fit!!

Intuit TurboTax®

With Intuit TurboTax® and UTELCU, it's easy to do your own taxes. TurboTax® coaches you every step of the way to the biggest refund you deserve, conveniently double checking as you go. Link to Intuit though Virtual Branch Online Banking or click the Intuit TurboTax® banner on our website and start your return today!!

UTELFCU VISA® Gift Cards!



Convenient for travel and gift giving, VISA® Gift Cards can be purchased for amounts from \$10 to \$1,000! Cards are \$5.00 each and can be purchased at the teller window.

TruStage™ Insurance

TruStage Insurance: Simple, Straightforward, Designed to Fit your Budget. Insurance is part of a solid financial plan. From finding a policy that fits your budget to making sure your coverage is adequate, dependable insurance can help give you peace of mind today and financial relief when you need it. Backed by more than 80 years of working with credit unions and their members, you can count on TruStage to help protect what matters most. To get quotes or just explore your options, visit our website. Copyright 2017, TruStage. All Rights Reserved. TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by UTELCU.

Erin Goes for Gold!!



Erin Hamlin, daughter of Board President Ron Hamlin and wife Eilleen, is a three-time Olympian and is considered the most decorated U.S. singles slider in history. Erin will be seeking Gold as she competes in her fourth and final Olympic quest with TEAM USA.

Erin secured her place on the USA Luge Team after finishing fourth at the FIL World Cup women's singles race in Winterberg Germany this past November.

Follow Erin's quest for Gold beginning February 9th from the [Pyeongchang Winter Games!](#)

Your Credit Union Family is rooting for you Erin!! *Slide to victory!!!*

Coming February 1, 2018!

UTELFCU's "Sweet" VISA® Balance Transfer Offer!!



Use your existing UTELCU VISA® credit card to pay off high interest credit card debt or loans from other institutions at a low introductory rate of 2.99% APR*!!! This delightful rate will be in effect February 1 – March 31, 2018. Subject to approval. Refer to the postcard mailer in early February or visit our [website](#) February 1st for details and restrictions. *Annual Percentage Rate. Subject to approval. Offer excludes existing UTELCU credit card balances and loans.



The Staff and Board of Directors thank you for your membership and wish you luck, prosperity and health. Your continued membership with UTELCU is important to us. Please keep the credit union strong by referring us to family and co-workers!