

SAVINGS AND LOAN RATES AS OF 12/31/2018

FOR CURRENT RATES CALL THE CREDIT UNION OFFICE

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

ALL LOAN RATES QUOTED ARE "AS LOW AS" AND SUBJECT TO CHANGE WITHOUT NOTICE. (Excluding Home Equity Line). Loan and Visa rates quoted are Annual Percentage Rate.

| | |
|---|-------|
| 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 Supervisory Comm.

| | |
|---------------------------|------------------------|
| Ron Hamlin – Pres. | Paul Sharpe - Chairman |
| Jim Curtacci – Vice Pres. | John Clair |
| Marcie Gallagher – Treas. | David Millbower |
| Roy Haller -- Secretary | |
| Dennis Bojdak | Patrick Gallagher, CEO |
| Jeff Gardner | |
| Paul Sharpe | |
| Mike Fitzgerald | |

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the U.S. Gov't. Agency National Credit Union Administration.



Equal Housing Lender

Are you...

Wired IN?

Winter 2019



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

www.utelfcu.net



Celebrating 62 Years!

Did you know?...

HAPPY NEW YEAR! – We truly appreciate your thoughtfulness and warm holiday wishes. The cards, candy and treats remind us that UTELCU members are THE BEST!!! We wish you a very happy, healthy and prosperous 2019!

OFFICE CLOSINGS – The credit union will be closed on Monday, January 21st in observance of Martin Luther King Jr.'s Birthday and Monday, February 18th in observance of Presidents' Day. Please keep in mind that UTELCU is part of the Sharenet ATM network. UTELCU is also part of the CO-OP network of over 30,000 surcharge-free ATMs located throughout the United States and Canada. CO-OP Locator Apps are available for Android and iPhone devices. See our [ATM webpage](#) for more information.

SAVE THE DATE!! – UTELCU will hold our **Annual Member Meeting** Thursday, April 25th. 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.

ACCOUNT DORMANCY – Review your statements when you receive them. Please make a financial transaction on your account at least once every 12 months to keep your account from becoming "dormant" and incurring a dormancy fee. Please refer to the Fee Schedule in this edition of Wired In. If you still have questions or concerns, call us! We will be happy to assist you!

BUNDLE UP YOUR HOLIDAY DEBT



2.99%

 Annual Percentage Rate

VISA® Balance Transfer Event!!
January 1, 2019 – February 28, 2019

Use your 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. If you do not have a VISA credit card with UTELCU, applying is easy! Simply give us a call or stop in to the credit union for an application. For details regarding this limited time balance transfer offer, please visit our website. All applications are subject to approval. Offer excludes existing UTELCU credit card balances and loans.

UTELFCU Mortgage and Home Equity Options



Look to UTELCU if you are in the market for a new mortgage or home equity line of credit. Considering refinancing your existing mortgage with another institution? We have in-house options as well as offerings from our partners, [OwnersChoice Funding](#) and [Homeowners Advantage](#). Call us or stop in to discuss all of your financing options. We will be happy to help you find your perfect fit!!

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 Card | 5.00 |
| Returned Deposited Check | 10.00 |
| Dormancy Fee | 5.00 |

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 MasterCard® 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!!

Intuit TurboTax®

With Intuit TurboTax® and UTELCU, it is 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 through Virtual Branch online banking or click the Intuit TurboTax banner on our website and begin your return today!!

Exciting News!!
Online Enrollment is now available for Virtual Branch Online Banking and Bill Payment! Visit our website for details!

It's IRA 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 on your next visit to the credit union or call us! We will be happy to help you!

Share Draft Basics



Technology has changed the payment industry tremendously in the past decade. If you are not keeping track of your purchases and debit card authorizations, it may end up costing you more money unnecessarily. Please visit our [website](#) for tips and tools to avoid overdraft fees. Also consider enrolling in Virtual Branch Online Banking. It is **free** and a great way to monitor your UTELCU accounts.

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.



VEHICLE SHOPPING?

Spring is right around the corner. If you are in the market for a new car, truck, SUV or boat, get pre-approved first!! We will provide friendly and confidential service, as well as some of the lowest interest rates around, optional payment protection available upon qualification, plus the convenience of automatic monthly payments directly from your UTELCU account. Keep our credit union strong and choose UTELCU as your your auto loan destination. Our [loan applications](#) are conveniently located on our website for you to print out and submit. Questions? Give us a call at 315-724-5133. We will give you the personalized service you expect and deserve!

New Year Resolution

Happy 2019! Resolutions...most of us make them with the best intentions, but sometimes they fall flat by mid-January. UTELCU commits to helping you keep your finances in order. We offer FREE checking, FREE Online Banking with optional FREE Bill Pay service. Resolve to go green by signing up for e-Statements too! As our thanks, we will deposit \$5.00 to your share savings account!

We resolve to make sure your money is working hard for you by offering competitive dividends on our Share Savings, Club, Money Market accounts and Share Certificates. *UTELFCU also has great rates on our loans, and a money-saving fixed rate on our VISA® credit card of 9.95% annual percentage rate, with no annual fee!

So, get financially fit with UTELCU. We are here for YOU, our members! Please remember to refer us to your family and co-workers too! We need to keep our credit union strong well into the future!!

*(Loans and Visa Credit Card are subject to approval).



The Staff and Board of Directors thank you for your membership and wish you luck, prosperity and health. Your continued membership with UTELCU is extremely important to us and we strive each and every day to deliver excellent member service to you. Happy New Year!!!