

SAVINGS AND LOAN RATES AS OF 9/30/2023

FOR CURRENT RATES CALL THE CREDIT UNION OFFICE

REGULAR SHARES WITH APY	0.400% PAYS MONTHLY 0.401% (\$50.00 MIN TO EARN)
DAILY MARKET WITH APY \$2,000.00 MIN	1.000% PAYS MONTHLY 1.004% (RATE SUBJ. TO CHG. MONTHLY)
IRA SHARES TRADITIONAL, ROTH, COVERDELL EDUCATION WITH APY	2.000% PAYS QUARTERLY 2.015% (RATE SUBJ. TO CHG. QUARTERLY)
CLUB ACCOUNTS WITH APY	0.500% PAYS MONTHLY 0.502%
6 MO. SHARE CERT. WITH APY	3.000% PAYS MONTHLY 3.042%
12 MO. SHARE CERT. WITH APY	4.000% PAYS QUARTERLY 4.063%
30 MO. SHARE CERT. WITH APY	3.500% PAYS QUARTERLY 3.548%

ALL SHARE CERTIFICATES HAVE \$1,000.00 MINIMUM

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	3.75% (48 Months)
USED	4.50% (48 Months)

RV/MOBILE HOME (motor homes, campers, trailers)
(subtract 0.50% for mobile homes) 5.00% (48 Months)

OTHER RV'S (snowmobile, jet ski, dirt bike, equipment) 4.50% (24 Months)

HOME EQUITY LINE (based on 6 mo. T-Bill + 3.50%)
Min. 4.80% (Call the office for current rate)

VISA® CREDIT CARD 9.95% NO ANNUAL FEE

Board of Directors

Ron Hamlin – Pres.
Jim Curtacci – Vice Pres.
Marcie Gallagher – Treas.
Roy Haller
Dennis Bojdak
Paul Sharpe -- Secretary
Mike Fitzgerald



Supervisory Comm.

Paul Sharpe
John Clair
David Millbower - Chair
Patrick Gallagher, CEO

Federally Insured by NCUA.

Closings

The credit union will be closed on Monday, October 9th in observance of Columbus Day, and Friday, November 10th in observance of Veteran's Day. We will also be closed on Thursday and Friday, November 23rd and 24th in observance of Thanksgiving, Tuesday December 26th in observance of Christmas and Tuesday January 2nd in observance of New Year's Day. Our on-site ATM is available 24/7, and is surcharge-free for UTELCU branded cards. UTELCU is also part of the CO-OP network of nearly 30,000 surcharge-free ATMs located throughout the United States and Canada. CO-OP Locator Apps are available for Android and iPhone devices. Please visit our [ATM webpage](#) for Sharenet and CO-OP locations.

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.

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. You may want to consider automatic periodic transfers to a child or grandchild, or Deduct A-Buck, which helps support the Credit Union Movement! If you have questions or concerns, please call us! We will be happy to assist you.

Is your contact info up to date?

It is important to let us know when you have moved, changed phone numbers or your email address has changed. Failure to notify us of a change could result in our inability to contact you in a timely manner, which could result in unanticipated fees*. Updates must be done in person, in writing, or through our secure Online Banking site.

Are you
WiredIN?
Autumn 2024



UTELFCU
Utica District Telephone Employees
Federal Credit Union

2812 Genesee Street

Utica, NY 13502

315-724-5133

UTELFCU.NET

Celebrating 67 Years!!

INTERNATIONAL CREDIT UNION DAY

Celebrate International Credit Union Day 2024!

On October 17, 2024, UTELCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.

UTELFCU is honored to be a part of this proud tradition invites members to celebrate this day.

International Credit Union Day® is brought to you by Credit Union National Association and World Council of Credit Unions. This year's event is proudly sponsored by Zogo.

Learn more at cuna.org/icuday

IRA Beneficiary Checkup

Are your IRA beneficiaries up to date? Life changes can 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!



Giving Back to the Community

With the continued support from our generous members, UTELCU will once again be accepting non-perishable food and/or monetary donations, as well as new or gently used winter hats, mittens, gloves and scarfs until Thanksgiving to benefit the Utica Rescue Mission.

After Thanksgiving we will be collecting unwrapped toys for Spectrum Cable's Toys for Kids annual toy drive, until Friday, December 15th. 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. THANK YOU!!!!

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to Stop Identity Theft**

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UTELFCU

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WWW.UTELFCU.NET/FRAUD**

Gift Giving Made Easy

Visa® Gift Cards are perfect solution for your gift-giving needs. Choose from traditional plastic gift cards or our recently added virtual cards. CUMoney® cards are available in increments between \$10 to \$1,000. Virtual cards may be used exclusively for online shopping. To purchase, simply provide your contact information and the name, email address and mobile telephone number for the recipient. Once activated the cards are available for immediate use. Gift cards are \$5.00 each and available right at the teller window! Flexibility and convenience, all from YOUR trusted credit union, UTELCU! Ask us for details today!



The Board of Directors and Staff of UTELCU would like to wish our members and families a happy and healthy holiday season. Keep YOUR credit union strong! Offer the gift of membership to your family and coworkers. Together we can ensure UTELCU stays strong for many years to come!

