

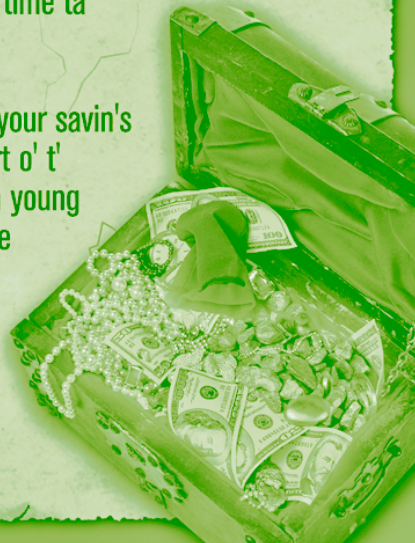
Join the  
National

# Youth Saving Challenge

Ahoy Mateys! Yer credit union be t' place ta be durin' National Credit Union Youth Week, April 22-28, 2007, and Youth Week be t' perfect time ta make savin' a habit. Arrr!

If you're under age 18, just deposit your savin's durin' Youth Week, and you'll be part o' t' National Youth Savin' Challenge. Ten young savers from credit unions nationwide each be awinnin' \$100.

Fer contest details, visit [cuna.org](http://cuna.org) and enter "Saving Challenge" in t' search box.



#### OFFICE HOURS

Mon-Fri 6:30am-4:00pm

Mon-Fri 8am-4pm Drive Thru Window  
Drive-Thru Night Depository 24/7

Tel 315.733.1596 Toll-free 1.800.990.7499  
Fax 315.733.0228 Email [ugefcu@ugefcu.net](mailto:ugefcu@ugefcu.net)  
[www.ugefcu.com](http://www.ugefcu.com) • Online Account Access 24/7  
Audio Response 24/7 • 315.733.1592

#### OFFICE CLOSED ON THESE DAYS

Good Friday Observed - Friday, April 6, 2007

Memorial Day Observed - Monday, May 28, 2007

Independence Day Observed - Weds., July 4, 2007

#### SERVICES

- Investment Consultant/Financial Planning
- Share & Club Accounts
- MoneyPlus
- Share Certificates
- Individual Retirement Accts (IRAs)
- Share Draft/Checking
- Direct Deposit (1/4 pt. off loans with Dir. Dep)
- ShareNet ATM Locations
- Auto Loans
- The Negotiators-Car Buyer Helper
- Phone-or-Fax-A-Loan (same day loan review)
- Mortgage Loans
- Home Equity Loans
- VISA® CheckCard (debit card)
- VISA® Classic | Score | Platinum Credit Cards
- American Express Travelers Checks | FREE
- U.S. Savings Bonds
- Check Cashing
- Wire Transfers
- Notary Public | FREE
- Signature Guarantee

#### MAILING ADDRESS

Utica Gas & Electric Federal Credit Union  
215 Old Campion Road  
New Hartford, New York 13413



Utica Gas & Electric  
Federal Credit Union



## newsletter

### SPRING ISSUE 2007

| April | May | June



INSIDE THIS ISSUE...

- Annual Meeting & Dinner
- Online Security
- Credit Card Fraud



## We're Taking Online Security To A Higher Level!

SAVE THIS  
IMPORTANT INFORMATION  
STARTS MAY 1st!

Starting in May, your online account will be protected with a higher level of security. The Online Access Home Banking security enhancements will better protect you against online theft and fraud, provide you with more peace of mind when banking online, and will help minimize the risk of falling victim to a "spoofed" web site.



### How It Will Work

You will complete a simple, one-time enrollment process the first time you log into the enhanced system.

1. You'll select a picture from an online library of images; the image will be displayed to you on future Online Access logins. The image is known only to you and the credit union.
2. You'll enter a word or phrase that will be displayed along with your image when you login. The text phrase is known only to you and the credit union.
3. You'll select three "Challenge Questions" and provide the answers to the questions.

### Logging into Online Access

After enrollment, when you log into Online Access you'll enter your User ID. Then, we'll show you the picture and text phrase you selected. If the image and phrase shown to you are correct, you'll continue with the login and enter your password. This is your assurance that you are logging into the legitimate UGEFCU home banking web site, since no one else knows your image and text phrase – only you and us.

### Challenge Questions

Challenge questions will only be displayed if you log into Online Access from a different computer than you used when you enrolled. If we don't recognize the computer, we will double check that it is really you. This is another layer of security designed to protect your account from unauthorized access if your account information is stolen, and help us identify you when you are logging into Online Access from an unknown computer. You'll have the opportunity to "register" computers you regularly use to access your online account. Once you successfully answer the question, we'll show you your picture and phrase.

This enhanced security will not require you to have any additional hardware or software for your computer. All of the identification and validation takes place behind the scenes – creating a silent but secure login.

**The protection of your financial information and the security of your online transactions are very important to us. We will be implementing this enhancement May 1, 2007.**

## Credit Card Fraud Detection to be Enhanced

Our current fraud detection system, called FALCON, uses a Neural Network which has been extremely effective in identifying fraudulent transactions, protecting us and our cardholders from additional fraud. Historically, fraud trends show that a significant amount of damage is done to a member's account on the first transaction of a fraud experience. Therefore, blocking the first transaction, rather than reacting after the first suspicious transaction is the key to reducing fraud.

To help protect you from additional fraud, we will be enhancing our existing security protection. We already protect your account by reviewing activity after transactions are approved today. We attempt to contact you today if a transaction falls outside of your normal spending pattern. As criminals become more sophisticated, the need to protect your account during the transaction could prevent additional fraud immediately at the merchant. In some instances you may be declined at the merchant if the activity is considered extremely suspicious. With a simple call to Customer Service, we'll validate the transaction and allow you to continue shopping immediately. We hope you enjoy the peace of mind that comes with knowing your card carries the latest state of the art security features.

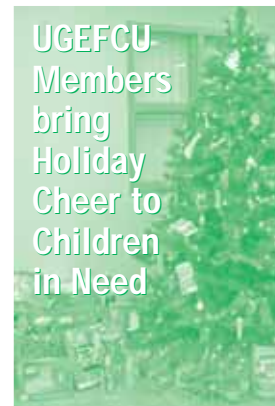
*Watch for additional information in upcoming newsletters.*

## Caring for Aging Loved Ones

Not only are baby boomers living longer lives, but their parents, aunts, and uncles are, too. And now that they're getting older, you may have considered who will take care of them. Each family handles this increasingly common situation differently, but there are always lots of details to arrange. As your loved ones age, they need your support more than ever.

For more information on caring for your loved ones, go online and visit [www.pueblo.gsa.gov/cic\\_text/family/aging/lovedones.pdf](http://www.pueblo.gsa.gov/cic_text/family/aging/lovedones.pdf)

## UGEFCU Members bring Holiday Cheer to Children in Need



To kick off our first holiday season in our new building, we collected items for the benefit of the Thea Bowman House, Inc. in Utica. The Thea Bowman House currently serves over 300 children ages 18 months through 18 years. After receiving a wish list from them,

we collected items for a 2 week period. Your kindness made this effort extremely successful and we wish to thank everyone who participated for their generosity. We had a lot of fun and look forward to making this an annual event.

## 70<sup>th</sup> Annual Meeting & Dinner Friday, May 11, 2007

Join us Friday, May 11th  
for the 70th Annual Dinner Meeting  
at Twin Ponds Golf & Country Club,  
New York Mills - Cocktails at 6:30pm  
Filet Mignon Dinner at 7pm  
Member's Cost is \$14 each  
Non-Member's Cost is \$16 each  
Please make your reservations by May 4, 2007.

### ~ Quote of the Quarter ~

"The trouble with talking too fast is you may say something you haven't thought of yet"

~ Ann Landers, Advice columnist (1918-2002)