

National Youth Week Winners!

National Youth Deposit Record Savings in April.

In our strongest year yet, we saw \$28,545,722.81 deposited into 146,002 youth accounts. Also, youth opened 9,058 new accounts at the 305 participating credit unions that reported results for the 8th National Youth Saving

Challenge. ***The Saving Challenge Winners Are...***

- Emma, age 6, of Gig Harbor, Wash.
- Kylee, age 9, of Roseburg, Ore.
- Ethan, age 6, of Hewitt, Texas
- Alexander, age 18 months, of Caledonia, Mich.
- Olivia, age 8, of Jacksonville, Fla.
- Cullen, age 8, of Litcher, La.
- Emily, age 9, of Silverton, Ore.
- Mallore, age 13, of West Enfield, ME
- Dylan, age 3, of Spokane, Wash.
- Larkyn, age 4, of York, Pa.

Utica Gas & Electric FCU Privacy Notice

Utica Gas & Electric Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. If after reading this notice you have questions, please contact us at: (315) 733-1596 or write to: Lori Brown, Utica Gas & Electric Federal Credit Union, 215 Old Campion Road, New Hartford, NY 13413.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications & other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions. We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

CONTACT INFORMATION:

Mailing Address: 215 Old Campion Road, New Hartford, NY 13413
Tel: (315) 733-1596 Fax: (315) 733-0228 Tollfree: 800-990-7499
Web: www.ugfcu.com – online account access 24 hr/7 days a wk
Audio Resonse Tel: (315) 733-1592 – access 24 hr/7 days a wk

SERVICES/PRODUCTS:

- Investment Consultant /Financial Planning
- Share & Club Accounts
- Burnie Savings Club (children up to 12)
- TeenSense Program (teens 13-19)

- MoneyPlus
- Share Certificates
- Individual Retirement Accts (IRAs)
- Share Draft/Checking
- Direct Deposit (0.25% off loans with dir. dep.)
- ShareNet ATM locations

- AllPoint ATM nationwide
- Auto Loans
- Payment Shaver program
- The Negotiators– Car Buyer Helper
- Skip A Payment program
- Phone or Fax A Loan (same day review)

- Mortgage Loans
- Home Equity Loans
- VISA® CheckCard (debit/ATM card)
- VISA® Credit Cards
- VISA® Prepaid Gift Cards
- U.S. Savings Bonds
- Check Cashing

- American Express
- Travelers Checks are free
- Wire Transfers
- Notary Public is free
- Signature Guarantee
- eStatements
- BillPay program
- Online Resource Center



“Burnie” Coloring Contest Winner

– Kyle, age 10

**At our CU office
our youth
deposited
\$36,452.80
into their
savings accounts;
opened 6 new
accounts!**



“MONEY ROCKS” WINNERS!
Grand prize - IPOD Touch – Haylee
2nd prize - iTunes 525 Gift Card – Merrick
3rd prize - I.y.a. S20 Gift Card – Alyssa

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do To Help

Utica Gas & Electric Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account numbers, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of any account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us—we are here to serve you!

CU OFFICE CLOSED FOR HOLIDAY OBSERVANCES:

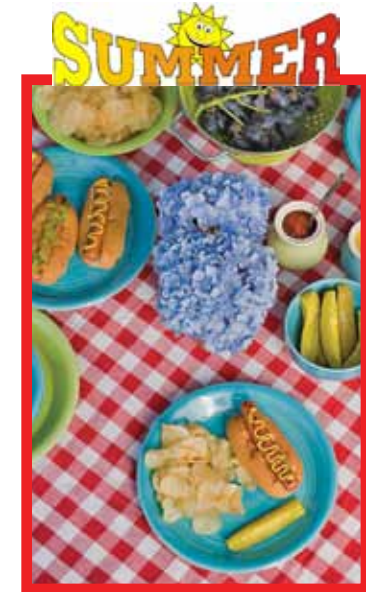
- Monday, July 4 – Independence Day Observance
- Monday, September 5 – Labor Day Observance



Newsletter

JULY • AUGUST • SEPTEMBER

Summer 2011



Credit Union Hours

M-F 6:30 a.m.–4 p.m.

Drive-Thru Hours

M-F 8 a.m.–4 p.m.

Drive-Thru Night Depository

7 days a week/ 24 hours



CU Student Choice - for undergraduate students

The cost of college continues to rise. The CU Student Choice Education Loan is designed to help you cover all of your college costs after you've exhausted all of your other financial aid options. These options include federal, state, and institutional grants and loans. With an easy online application, it's that extra financial aid you need for college without the hassle and headaches.

Some of CU Student Choice Education Loan benefits include:

- No origination fees
- Lower interest rates
- Option to fully defer payments while in school
- Flexible repayment options
- Reduced interest rate during repayment when you choose automatic payments

To learn more visit www.ugefcu.com:

- Click on the graduate to get to our Student Lending Center
- Be sure to check out the webinar: "College Financing 101: Understanding your Award Letter"

2011 College Scholarship Winners

Congratulations to
Rayne C. Paddock
and
Jeffrey C. Albright



Lori Brown with Rayne C. Paddock

for their scholastic achievements, community service and leadership abilities. Applicants were judged by the Credit Union Association of New York and scholarships were awarded based on a numeric score.



Jeffrey C. Albright

"Burnie" Savings Club Summer Events



JULY SNO CONE DAY!

FRIDAY, JULY 22

11 a.m. – 1:00 p.m.

Members come and enjoy a nice cold

FREE Sno Cone

on a hot summer's day!

Kids under 12 sign up and join the "Burnie" Savings Club, get a FREE Membership Kit! Free Giveaways!



AUGUST "BURNIE" PICNIC!

FRIDAY, AUGUST 26

11 a.m. – 1:00 p.m.

Members come and enjoy

FREE Hotdog & Beverage!

Giveaways for Kids! Join "Burnie" Savings Club

"Payment Shaver" Vehicle Financing!

Our Payment Shaver program offers monthly payments that are considerably lower than conventional financing with a lease-like financing option for new and used vehicles up to 3 yrs. old. Call or stop by the credit union office or visit our web site for more information www.ugefcu.com

SUMMER SPECIAL on VEHICLE LOANS!

Now through Aug. 31st!

Call for details (315) 733-1596!



DIY Home Equity

Do It Yourself...Line of Credit

UGEFCU Home Equity Loans!

Home Equity Line of Credit gives you money to "do it yourself" for...energy efficient home appliances and windows, for vacation plans, college tuition, debt consolidation,

VISA® Debit Cards Available!

Life is busy, you want convenience and fast service. Apply at the credit union for our Visa Debit Card to go with your checking account!

ATM fees add up fast—avoid fees by using our FREE Allpoint or ShareNet ATMs; visit our web site or call 733-1596 for details!

High School graduates heading to college this fall, open a checking account and apply for a Visa Debit card, you will receive a FREE Laundry Bag to take to college!

MorganStanley
SmithBarney

A Morgan Stanley Company

Mark Bailey

Senior Vice President

Financial Advisor

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716-631-4693

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We offer this **free** financial planning service to our members. Call **1-800-669-6862** and Mark Bailey can meet with you right here in our credit union office!



a rate as low as
2.75% APR*

new furniture, home improvements or that pool you want in the backyard and more!

**Call the credit union today
(315) 733-1596, we can answer
all your Home Equity questions!**