

MONEY & ME WORKSHOP REPORT...



On July 26 – 28, we hosted a Money & Me workshop with GPO FCU. Fifteen teens learned about:

- Making and following a budget;
- Maintaining savings and checking accounts;
- Managing credit;
- Planning and investing for the future

Along with learning valuable skills for the future, participants earned great prizes along the way. Visit www.ugefcu.com to hear comments from the participants. Join us next year for another Money & Me experience.



HELP OUR TROOPS CALL HOME...FREE!

Donate your used cell phones and help our troops receive a free 60-minute calling card through *Cell Phones for Soldiers*. Stop by the credit union lobby, we have a drop box there for your cell phones or you can pick up the postage paid card or envelope to mail back on your own. [Help our troops stay connected to their loved ones. Donate today!](#)

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.ugefcu.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



Use your **VISA** credit card today and save at the gas pump!

Get them where they need to go... and save money along the way.

Whether you're driving the kids to school or heading to a sporting event, fall travel adds up. But with our special interest rate promotion, you can save money every time you stop at the gas pump.

From August 15, 2011 through February 15, 2012, each pay-at-the-pump transaction you complete with your credit union credit card will automatically qualify for a special rate of 0% APR*.

Saving money has never been so easy. Just swipe your card, fill your tank and hit the road!

*Any remaining pay at the pump balance as of August 15, 2012 will be subject to the standard interest rate.



U.S. SAVINGS BONDS



The U.S. Department of the Treasury has announced it will end sales of paper savings bonds at the end of 2011. **The final day we can accept applications for paper savings bonds is December 30, 2011.** Savings bonds will remain available for purchase as electronic issues in Treasury-Direct. To learn more about electronic savings bonds, visit www.treasurydirect.gov. We will continue to redeem savings bonds for our members.

CU OFFICE CLOSED FOR HOLIDAY OBSERVANCES:

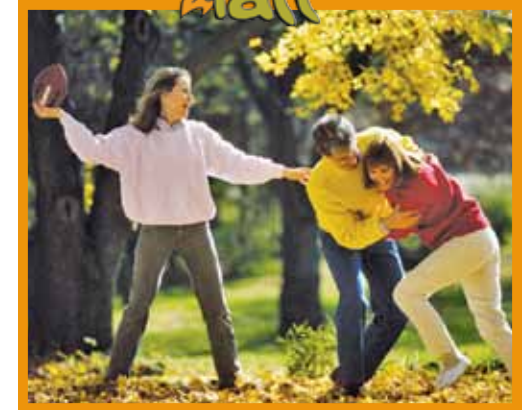
- Friday, November 11 – Veterans Day Observance
- Thursday, Nov. 24 & Friday, Nov. 25 – Thanksgiving Day Observance
- Monday, December 26 – Christmas Day Observance



Newsletter

OCTOBER • NOVEMBER • DECEMBER

Fall 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



DEBIT CARDS: THE NEXT STEP IN MONEY MANAGEMENT

Why are people reaching for their debit cards in record numbers?

- **Convenience** – It's quicker to pull out a plastic card at the point-of-sale than to write a check. It's also easier to track spending with cards than with cash.

- **Pay-as-you-go** – With debit, you have the convenience of plastic without carrying a loan balance or paying interest.

- **Security** – Security features built into debit cards help merchants verify that the actual cardholder is the one using the card.

- **Zero liability** – Visa debit card users have zero liability for any unauthorized use of their cards. If your card is lost or stolen, you simply report it and close the account. You don't pay for any transactions you didn't make.

- **Balance caps** – Because debit cardholders can only spend the money they have in their checking accounts, debit cards help control spending.

What's this daily limit?



In addition to being limited by the funds in your account, the credit union has established **daily limits** to help reduce fraud.

- **\$2100** – maximum you can spend on purchases in one day
- **\$510** – maximum you can withdraw from an ATM in one day

If you have saved for a large purchase and need your limit changed for the purchase, **please call us at (315) 733-1596 prior to your purchase.**

ONLINE BILL PAY

This is similar to writing and mailing a check each month, but you do it all online.

You can set up account information for all of your monthly bills and, when those bills come in the mail each month, simply go online and make the payments.



An update has been performed on the Bill Pay system to allow us to offer our **new eBill Service**. With eBill you can receive bill summary information from eligible payees. You will notice a new eBill Dashboard on your Bill Pay home page after September 1, 2011.

Visit online at www.ugefcu.com to set your account up or come to the credit union for our help.



**LOAN
\$PECIAL!**



Rates as low as

4.99% APR*

NOW THROUGH OCTOBER 31, 2011

Max term = 12 months. \$500 minimum

Here's a low rate loan you can pay off in one year for those recurring yearly expenses such as... school clothes, sports equipment, fuel oil, holiday shopping and more! Call Utica Gas & Electric FCU today! (315) 733-1596

*Annual Percentage Rate. Credit restrictions apply. Rate valid for members with credit score of 640 or higher. Members with credit scores less than 640 may qualify for the higher rate of 7.00%. Unsecured loan rate includes .25% reduction for direct deposit, VISA or automatic loan payment. Offer does not apply to 90 day notes or loans currently financed at UGEFCU. Special rates subject to change without notice. We reserve the right to decline a loan request due to credit conditions.

INTERNATIONAL CREDIT UNION DAY!

Thursday, October 20, 2011



Over the course of 84 years, the celebration of International Credit Union (ICU) Day® has evolved from

the first official credit union holiday established by the Credit Union League of Massachusetts in 1927 into the internationally recognized observance it is today. Today, ICU Day celebrates the common roots of 186 million credit union members in 97 countries.

**We invite you to join us in celebrating
ICU Day on October 20, 2011
with FREE refreshments
and FREE giveaways!**



**IRAS POWER
YOUR SAVINGS FOR
YOUR RETIREMENT
NEST EGG!**

An individual retirement account (IRA) provides income tax advantages.

With the magic of compound interest, your savings can grow through the years.

With an IRA, you can invest your money in a variety of savings and investments such as CDs (share certificates), mutual funds, and individual stocks and bonds.

You can have more than one IRA, even two accounts of the same type. Rollovers are also possible from one IRA into another.

For more information, talk with an IRA specialist at our credit union. Call us today (315) 733-1596.