

74th Annual
Meeting & Dinner
Friday, May 6, 2011



On behalf of the Board of Directors,

“This is your annual meeting and dinner being held at Twin Ponds Country Club, Main Street, New York Mills. Join us at 6:30p.m. for cocktails and 7:00 p.m. for Filet Mignon Dinner.”

PRE-REGISTRATION FORM

Name _____
 Address _____
 City _____ St _____ Zip _____
 Phone _____
 YES, I /We will be attending:

_____ # of members at \$14.00 each
 _____ # of non-members at \$16.00 each

Please return this form to the Utica Gas & Electric FCU,
 215 Old Campion Rd, New Hartford, NY 13413
 or call in your reservation to (315) 733-1596 or toll-free
 1-800-990-7499. Reservations due April 29, 2011.

Thank You Members!

Thank you for donating during the 2010 holiday season to the American Red Cross Coin Drive and the Feed Our Veterans Food Pantry! You made a difference!



American Red Cross
 Coin Drive came to \$200;
 food pantry items
 \$1,000 worth of food items.



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



WANNA SAVE \$79.20?

Now that the cost of mailing a bill payment has risen to 44 cents, it's time to take a look at some alternatives.

Why not save the money you'd spend on stamps and checks, and pay your bills directly from your credit union account?



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.

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

It is estimated that the average household receives 15 bills each month. Paying them electronically could save \$79.20 in postage, not to mention the cost of 180 checks and envelopes.



Newsletter

APRIL • MAY • JUNE

Spring 2011



Credit Union Hours

M-F 6:30 a.m.–4 p.m.

Drive-Thru Hours

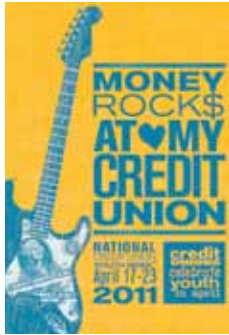
M-F 8 a.m.–4 p.m.

Drive-Thru Night Depository

7 days a week/ 24 hours

We're Celebrating Our Young Members in April

Every year we celebrate National Credit Union Youth Week in April. This year we are celebrating all month with free giveaways and prize drawings! This year's theme, "Money Rock\$ At My Credit Union", shows youth and teens how Utica Gas & Electric FCU can help them meet financial goals.



Young members under the age of 18 making a deposit in their savings account will receive a FREE "Money Rocks" Hershey Candy Bar for each deposit.

Stop by in April to:

Enter a drawing for these THREE GREAT PRIZES!

- GRAND PRIZE – iPod Touch
- 2nd PRIZE – iTunes Gift Card
- 3rd PRIZE – fye Gift Card









- Try our fun on-line games
- Enter our coloring contest
- Enter the National Youth Saving Challenge
- Get a free gift with every deposit

We can show young members how money rocks at the credit union. So keep on rockin', keep on dreamin', and keep on comin' to Utica Gas & Electric FCU.



EXPLORE YOUR OPPORTUNITIES ONLINE

We have new resources available on our website which include audio, video and articles. Check out these new features at www.ugefcu.com:

|  Financial Resources Page www.ugefcu.com Resources include audio – video – articles | |
|--|--|
|  | (K-12 students) Get Your Kids and Teenagers Online. |
|  | (High School students) Series of interactive online tutorials that cover topics from managing a checking account to buying a used car. |
|  | (College Students and Parents) Student lending center. |
|  | (Young Adults 18-30) Loaded with financial tools and advice young adults 18 to 30 need. |
|  | (Members age 18-60+) Series of web-based interactive financial coaching modules. |
|  | (Members age 18-60+) One-stop financial information center with great advice. |
|  | (Baby Boomers age 40-60) Plan retirement for future financial fitness. |



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 our loan page at www.ugefcu.com.

VISA® Special Rate 4.99% APR* Purchases & Balance Transfer March 30 – May 30, 2011



Enjoy – make purchases on your Visa Credit Card or make a balance transfer and enjoy a lower rate of 4.99% APR* to save you money!

We offer two different fixed rate Visa credit cards:

VISA CLASSIC - 9.90% APR – a card that does NOT offer reward points, or
VISA PLATINUM - 13.75% APR - a card WITH ScoreCard Reward Points.

Stop by our branch or call us today to apply for a Visa credit card; **(315) 733-1596**.

**Rates are disclosed as APR (annual percentage rate) and are current as of March 1, 2011. Rates are subject to change. Balances accumulated during the promotional period of 3/30/11 – 5/30/11 will remain at 4.99% APR until December 28, 2011; at which time they will revert to the current rate on the card.*

Home Equity Loans!

Take advantage of the equity in your own home, and have money for all those things that "Spring" to mind!

- home improvements
 - consolidate loans
 - vacation plans
 - wedding plans
 - landscape projects
 - new deck or pool
 - college plans
- or anything you have in mind!

