



Smart Holiday Shopping Takes Planning and Control

You say it every year after the holidays: "Next year I'm going to spend less money." It's easy to get carried away. It can be just as easy to stay financially fit, even during the busiest shopping season of the year.

The Credit Union National Association, the trade association for credit unions, and the Consumer Federation of America, Washington, D.C., suggest these holiday spending tips:

1. Budget your spending and set goals: Start with a realistic idea of how much you can spend on holiday gifts, food, travel, and so on. Add it up and really give some thought to what you can afford. Think about where you might cut back and stick to your budget.

2. Make a list: Shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.

3. Comparison shop: Take the time to find the best deal. Fight the urge to get your shopping over with as quickly as possible, and, for the procrastinator: Don't wait until the last minute!

4. Trim your interest payments: If you must pay with a credit card instead of using cash, use a card with a low-interest rate. Now is a good time to look for a lower-rate card—start at your credit union.

5. Open a holiday club account: Put some money in the account each month based on how much you spent this year; arrange to have that amount automatically deducted from your paycheck. This way, next year you'll have all the money you need. Plus, you'll earn interest rather than making big interest payments to finance next year's holiday shopping.

Call us today (315) 733-1596 to open your Christmas Club or apply for a Visa Card!

Haunted by the Ghosts of Christmas Past?

Open a Holiday Club Account

Don't let past holiday spending bloopers scare you away from this year's festivities. Open a Holiday Club Account at the credit union and you'll be prepared to shoo away haunting shopping temptations. Stop in today and we'll get you on the road to a season full of joy and smart spending.

Holiday Shoppers... Sign up for a Visa Debit Card... Use at convenient Allpoint ATMs nationwide!

We are part of the Allpoint ATM Network! Start taking advantage of all these benefits today:



- Surcharge-Free Transactions
- Over 32,000 ATMs Nationwide
- Use your current Debit Card

To find an Allpoint ATM near you, visit www.AllpointNetwork.com

Special Note: Some Allpoint ATMs may display a surcharge screen during your transaction. If that happens, enter "YES" to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge and no extra fee will be deducted from your account. Some locations may have more than one ATM, not all of which participate in the Allpoint Network. Please make sure to check the ATM you are using for the Allpoint logo to ensure it is the correct one.

~ Quote of the Quarter ~

A rich man is nothing but a poor man with money.

Author: W.C. Fields

Office Hours/Access Information

Mon-Fri 6:30 a.m. - 4:00 p.m.
Mon-Fri 8:00 a.m. - 4:00 p.m. Drive Thru Window
24/7 Drive Thru Night Depository
Tel 315-733-1596 Tollfree 1-800-990-7499
Fax 315-733-0228 Email ugefcu@ugefcu.net
www.ugefcu.com
24/7 Online Account Banking
24/7 Audio Response tel 315-733-1592

Credit Union Address

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

Office Closed Dates

November 11 - Veterans' Day
November 26 & 27 - Thanksgiving Holiday
December 24 & 25 - Christmas Holiday
January 1, 2010 - New Year's Day

Credit Union Services/Products

- Investment Consultant/Financial Planning
- Share & Club Accounts
- "Burnie" Savings Club - kids up to 12
- TeenSense Program - teens 13-19
- MoneyPlus
- Share Certificates
- Individual Retirement Accounts (IRAs)
- Share Draft/Checking
- Direct Deposit (.25% off loans with direct deposit)
- ShareNet ATM Locations
- Allpoint ATM Locations Nationwide
- Auto Loans
- The Negotiators Car Buyer Helper
- Phone-or-Fax-A-Loan - same day loan review
- Mortgage Loans
- Home Equity Loans
- VISA® CheckCard - Debit ATM Card
- VISA® Credit Cards - Classic, Score, Platinum
- VISA® Prepaid Gift Cards
- FREE American Express Travelers Checks
- U.S. Savings Bonds
- Check Cashing
- Wire Transfers
- FREE Notary Public
- Signature Guarantee
- Online Banking
- eStatements - sign up online
- Coin Counting Machine



Utica Gas & Electric
Federal Credit Union

newsletter

Fall 2009

October - November - December



Inside this issue...



- ICU Day October 15th

- Holiday Shopping Tips

- CUNA MUTUAL Insurance



**YOUR CREDIT UNION™
Happy International Credit Union Day 2009!**

**We're celebrating a special day! Join us
Thursday, October 15, 2009
and you're part of it.
In honor of International Credit Union Day
we will have FREE coffee, cookies and giveaways!**

This year's theme... "Your Money, Your Choice, Your Credit Union!" Your money is hard-earned, and in a time of economic uncertainty, it's safe in the hands of Utica Gas & Electric Federal Credit Union.

More than 177 million people worldwide belong to a credit union. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

It's your money, and this International Credit Union Day, we want to thank you for trusting Utica Gas & Electric Federal Credit Union to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union membership even better.

**Call us today at (315) 733-1596 or stop by
Thursday, October 15th for refreshments and say "hello!"
We look forward to seeing you!**

**Share the Benefits of
Credit Union Membership**



Credit unions have a long history of satisfying members, consistently ranking higher than banks and thrifts in the annual American Banker/Gallup opinion poll.

If you're a satisfied member, why not share the credit union secret with your loved ones? Because you are a member at Utica Gas & Electric Federal Credit Union, your relatives also are welcome to join.

As members, your loved ones will experience the same benefits of credit union membership you already enjoy. They, too, will benefit from our expert advice, low rates on loans, high dividends on savings and certificates, and excellent customer service.

Share the credit union secret. Tell your loved ones about the advantages of membership at Utica Gas & Electric Federal Credit Union and encourage them to contact us.

CUNA MUTUAL Insurance

Members age 18 and over will receive a letter by mail offering NO-COST Accidental Death & Dismemberment Insurance. **THERE IS NO CHARGE! THE CREDIT UNION WILL PAY THE PREMIUM FOR THIS \$1,000 COVERAGE.** You may also review additional insurance that you might want to purchase. Details are in the brochure enclosed with the letter.

Call the office if you have any questions on the insurance program. (315) 733-1596

"National Do Not E-mail Registry" a Hoax

**A warning to Internet users:
Do not submit e-mail addresses
or any personal information
to any site claiming to be a
"National Do Not E-mail Registry."**

Unsolicited commercial e-mail--commonly referred to as spam--is choking inboxes and frustrating computer users worldwide. In a desperate attempt to curb the deluge of spam, many consumers have fallen victim to a bogus site that mimics the language, look, and navigation of the Web site for the popular National Do Not Call Registry, which has more than 58 million subscribers.

The Federal Trade Commission (FTC) is concerned that the "unsub.us" site could be part of a high-tech scam that uses a deceptive Web site to trick consumers into disclosing sensitive personal information. The site may be a trick to collect valid e-mail addresses to sell to spammers. Worse, the information collected from unsuspecting subscribers may be used to commit identity theft.

If you get an e-mail claiming to represent the "Do Not E-mail Registry," an organization to stop spam, or even the FTC itself, report it to the FTC at **www.ftc.gov** or call **877-FTC-HELP [382-4357]**. Although the FTC is studying the feasibility of a national registry, no legitimate e-mail registry exists at this time.

For more information, contact Utica Gas & Electric Federal Credit Union at (315) 733-1596.



**Scam and Spam:
What a Tangled Web They Leave**



"Forward this message to 10 people and you'll receive a cash prize!" ... "Grant a dying child's last wish- send an e-mail now." ... "Alert! Your computer has been infected with a DANGEROUS VIRUS!!"

These are examples of some common Internet hoaxes and scams currently cruising around the information superhighway. They are frauds, hoaxes, myths, and chain letters. Then there's spam--the irritating electronic equivalent to junk mail. Learning how to discern the fakes from the facts may help save you time and unnecessary concern.

Among the most common types of frauds found on the Internet include phony prize offers, bogus travel packages, fraudulent investments, and false virus warnings.

You can spot these and other scams
by keeping the following in mind:

- **Beware** any unsolicited e-mails. Was the text actually written by the person who sent it to you? If not, be skeptical.
- **Red flags** should go up if you see the phrase, "Forward this to everyone you know."
- **Look** for over emphatic language, the frequent use of UPPERCASE LETTERS and multiple exclamation points!!!!
- **If the communication** declares, "This is not a lie," it usually is. Remember, if it seems too good to be true, it probably is. Always apply common sense and never feel compelled to forward messages, no matter how urgent they may seem.

One way to protect yourself from receiving more unsolicited messages is by not responding to a common spam instruction to reply and "unsubscribe." By doing this, Internet users simply confirm that spammers have a valid e-mail address on their list--prompting even more unwanted e-mail.