

Members' Survey

The credit union values your opinion. Please comment on the following products/services. Then tear off this survey and return it to the credit union office. Thank you!

1. Would you like the credit union to offer student loans? ___yes ___no
2. Do you use online Home Banking?
___yes ___no
If yes, do you use it for:
___information ___transactions ___ both
3. Would you use Bill Pay? ___yes ___no
___don't know, would need more information
4. Would you use a Coin Machine if we had one in the credit union lobby?
___yes ___no
5. Any products or services you would like to see the credit union offer?

6. What do you like BEST about your credit union?

7. What do you like LEAST about your credit union?

**Return this survey by May 1st
for a chance to win \$25.00!**

(Tear off and return this form)

Overdraft Protection

When you're busy it's easy to lose track of your checking account balance. Unforeseen circumstances happen to us all...and usually at just the wrong time! That's why Utica Gas & Electric offers overdraft protection to cover all your outstanding checks.

Every checking account is set up with automatic transfer from regular savings to cover overdrafts. We will always look to pay an overdraft by this method first. If you do not have the money in savings to cover the overdraft, we will check your other accounts for money before we return your check to the merchant because of insufficient funds.

For added protection, we also offer Overdraft Loan Protection. Applying for a line of credit is as easy as applying for a signature loan. You'll have an available line of credit with a maximum line amount. If you overdraw your checking account, money from the line of credit automatically is transferred into your checking account.

A line of credit works like an unsecured loan and interest rates generally are comparable to credit card interest rates.

If you're in need of money, use a service you can trust. Come see us today or call 733-1596 to review your overdraft protection options.

eStatement Go Green... Go Paperless!

Going green has never been easier... or faster! Try UGEFCU's new eStatement service and receive your account statements right away. This service is FREE!

- View or download from UGEFCU Online Banking site
- Can be saved on your computer or printed out
- Secure and easy to use

**ONLINE BANKING SIGN UP IS REQUIRED
IN ORDER TO USE eStatement
visit: www.ugefcu.com**

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

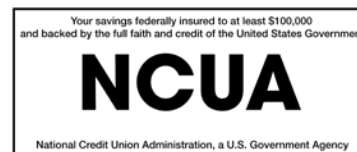
Utica Gas & Electric Federal Credit Union
215 Old Campion Road, New Hartford, NY 13413

Office Closed Dates

April 10 - Good Friday, Observed
May 25 - Memorial Day, Observed

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



newsletter

Spring 2009

April - May - June

...money tree!



Inside this issue...



- National Youth Week
- Annual Meeting & Dinner
- Members' Survey

THE MAGIC OF SAVING
The Magic of Saving Challenge

Kids, are you successful savers? Save regularly, and—abracadabra—you'll reach your goals. Make saving at the credit union a habit this April to bring a little magic to your money.

Make a deposit to your account (or open a new one) during the month of April to participate in the National Youth Saving Challenge™. Ten young savers will be selected nationwide to each win \$100. (Must be under age 18 to participate.)

**Celebrate Youth Week
April 19-25th!**

Visit the credit union the week of April 19-25 and help us celebrate National Credit Union Youth Week.

- FREE giveaways! Balloons!
- CONTEST FOR "BURNIE" CLUB MEMBERS AND TEEN\$ENSE MEMBERS
Chance to WIN \$50 or \$25*!
* Make a deposit to your Savings Account during the month of April and you will automatically be entered in a drawing to WIN a \$50 or \$25 DEPOSIT! The money will be deposited in the winner's savings account. Contest drawings will be April 30, 2009. Winners will be notified by phone and deposits made to their accounts!

The magic of saving – keep saving!

~ Quote of the Quarter ~

Investment Secret: Double Your Money
The quickest way to double your money is to fold it in half and put it back in your pocket!

Check Fraud

When we think of identity theft, we are often concerned about credit cards, debit cards, and Social Security numbers.



Checks are also susceptible to identity theft. Different types of check fraud can happen. Someone could forge your signature or endorsement. Someone could create an altered or counterfeit check based on one of your checks.

A few simple things can be done to help put your mind at ease related to check fraud.

- Store any bank and check information in a secure place. This includes checks, deposit slips, cancelled checks, and statements.
- Never leave bank information in your vehicle.
- Reconcile your bank statement when you receive it and be alert for any potential fraudulent activity.
- Unless it is needed for tax purposes, shred any cancelled checks, statements, deposit slips, and ATM receipts.
- Don't list your social security number, driver's license, or telephone numbers on your checks.
- Use permanent blue ink to write your checks.
- When writing your checks, don't leave any spaces that could be changed, such as the payee or amount.
- Whenever possible, try to use a gel pen since it is the most difficult for criminals to "bleach".

If you think check fraud has happened to you, notify the credit union as quickly as possible.

The Negotiators, Inc. Car Buyers Helpline!



Visit www.carbuyershelpline.com or call **1-800-836-4333**. The Car Buyers Helpline is a unique service designed to help credit union members in all phases of the auto purchase process.

Either way, you will be reimbursed for all Car Buyers Helpline fees when you finance your vehicle with Utica Gas & Electric Federal Credit Union.

STEP 1 - BASIC CONSULTATION - \$75.00

- Suggest cars to fit your budget
- Give you the dealer invoice & tell you how to best use it
- Inform you of dealer rebates & incentives
- Tell you if you've worked out a good price on your own
- Answer all your car buying questions
- Become your own personal car buying or leasing consultant

STEP 2 - NEGOTIATION AND PURCHASE - \$125.00

- Locate the vehicle of your choice in your local market
- Negotiate the best possible price
- Handle all the bargaining with the dealers
- Get the most for your trade-in

Home Economics: New Ideas for Old Cards

Illustrated by Robert Schoolcraft



**72nd Annual Meeting & Dinner
Friday, May 15, 2009**

On behalf of the Board of Directors,
"This is your annual meeting and dinner being held at **Twin Ponds Country Club, New York Mills, 6:30 p.m. for cocktails, 7:00 p.m. Filet Mignon Dinner.** After the Annual Report, please stay for the dessert buffet and beverages."

Pre-Paid REGISTRATION FORM

**Utica Gas & Electric
Federal Credit Union
72nd Annual Meeting & Dinner
Friday, May 15, 2009**

Tear off and return this form!

Name(s) _____
Address _____
City _____ St _____ Zip _____
Ph: _____

[] YES! will be attending:
_____ # of members \$14 each
_____ # non-members \$16 each

**Please return this reservation form
NO LATER THAN MAY 1, 2009.**

Drop off this form or mail to:
Utica Gas & Electric FCU
215 Old Campion Road
New Hartford, NY 13413

or
Call in your reservation **(315) 733-1596**
or tollfree 1-800-990-7499.