



Be Merry and Bright... Shop Wisely Online During the Holidays

Protecting your privacy is essential when shopping online. These signals indicate that you have entered a secure Web page:

- A screen notice that says you are visiting a secure site
- A closed lock or unbroken key in the bottom corner of your screen
- The first letters of the Internet address you are viewing change from "http" to "https"

Source: Federal Citizen Information Center

VISA® Cards...Worldwide!

Apply for a VISA DEBIT CARD and enjoy the safety and convenience of shopping and making purchases without a checkbook!

Or fill out an application form for these credit cards ...Visa Classic – 9.9% or Visa Score Platinum – 13.75%. Fixed Rates – No annual fees!

VISA – eZCardInfo, You're In Control



Gain a clearer view of your credit card information than ever before! eZCardInfo is like online banking for your credit card. When you enroll, you can manage your account 24/7, including the ability to:

- View your account balances
- Check available credit
- View past and current statements
- Download data to financial software
- Search/view up to 18 mos. of transaction history
- Pay your bill online
- View transaction and spending reports
- Receive e-mail or mobile alerts of conditions or events affecting your account

And with our encrypted Web site, you'll feel safe knowing that your credit card information is secure. Enroll in eZCardInfo and start taking control of your finances today.

To enroll, or for more information, please visit www.eZCardInfo.com or click the Visa Login button on www.ugefcu.com.



Your Credit Union: It's a Family Affair

At Utica Gas & Electric Federal Credit Union, when you become a member, your family members also can become members. It's one of the many ways the people you know and care about can benefit from the great financial services you're receiving from Utica Gas & Electric Federal Credit Union.

If you enjoy the low loan rates and fees, convenient, friendly services, and higher savings rates you get from your credit union, share us with your family. Credit unions are member-owned nonprofit financial cooperatives dedicated to improving members' lives.

Your siblings & parents, children, aunts & uncles, grandparents & in-laws all can join because you currently are a member. Help improve your family's financial lives today—encourage them to become members of Utica Gas & Electric Federal Credit Union!



It's Back! And Better than ever!

eStatements! Go green!

Why do paper statements feel so secure when they could be stolen and need to be shredded while e-statements can be easily accessed, viewed as needed, and never printed in the first place?



Maybe it's still a new idea for you, but getting your statement electronically not only saves paper and ink, helping us keep costs down, but it's also more secure. There's nothing to shred, you'll have the information you need quickly, and you won't pile up years and years of old statements with your account numbers on them.

Take the step of switching to secure e-statements today. Go to www.ugefcu.com; online account access; to sign up for eStatements.

OFFICE HOURS

Mon-Fri 6:30am–4:00pm

Mon-Fri 8am–4pm Drive Thru Window

Drive-Thru Night Depository 24/7

Tel 315.733.1596 Toll-free 1.800.990.7499

Fax 315.733.0228 Email ugefcu@ugefcu.net

www.ugefcu.com • Online Account Access 24/7

Audio Response 24/7 • 315.733.1592

OFFICE CLOSED ON THESE DAYS

Thurs, Nov. 11 - Veterans Day Observance

Thurs, Nov. 25 & Fri, Nov. 26 - Thanksgiving Day Observance

Fri., Dec. 24 - Christmas Day Observance

Fri., Dec 31 - New Year's Day Observance

SERVICES/PRODUCTS

- Bill Pay service
- Investment Consultant/Financial Planning
- Share & Club Accounts
- Burnie Savings Club (Kids up to 12)
- TeenSense Program (teens 13-19)
- MoneyPlus
- Share Certificates
- Individual Retirement Accts (IRAs)
- Share Draft/Checking
- Direct Deposit (1/4 pt. off loans with Dir. Deposit)
- ShareNet ATM Locations
- AllPoint ATM Locations Nationwide
- Auto Loans & Payment Shaver vehicle financing
- Skip-A-Payment Program
- The Negotiators—Car Buyer Helper
- Phone-or-Fax-A-Loan (same day loan review)
- Mortgage Loans
- Home Equity Loans
- Student Choice student loans
- VISA® CheckCard (debit/ATM card)
- VISA® Classic, Score, Platinum Credit Cards
- VISA Prepaid Gift Cards
- American Express Travelers Checks – FREE
- U.S. Savings Bonds
- Coin Machine
- Wire Transfers
- Notary Public – FREE
- Signature Guarantee
- eStatements

MAILING ADDRESS

Utica Gas & Electric Federal Credit Union

215 Old Campion Road, New Hartford, New York 13413



Utica Gas & Electric
Federal Credit Union



newsletter

FALL 2010

| October | November | December |



LOCAL
TRUSTED.
SERVING
YOU.

INSIDE THIS ISSUE...

– Credit Union Day Oct 21st!

– Visa Cards low rates!

– Holiday Shopping

– eStatements, eZCardInfo



Thursday Oct. 21

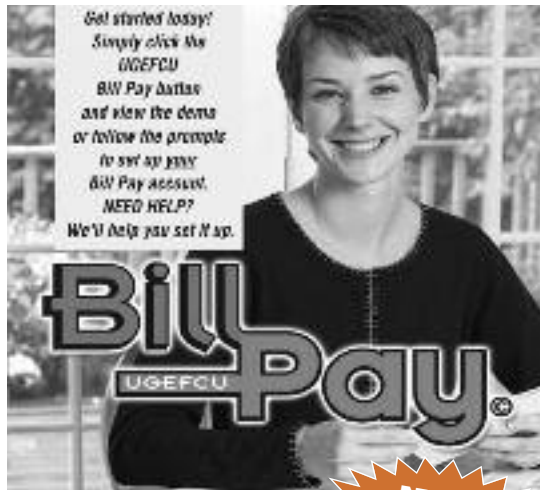


Happy Credit Union Day 2010

We're celebrating a special day, and it's all about our commitment to you. Join us Thursday, October 21 to celebrate International Credit Union Day with this year's theme "Local. Trusted. Serving You." In honor of International Credit Union Day we will have FREE refreshments and giveaways! At Utica Gas & Electric Federal Credit Union, we're proud to continue serving the needs of our members and our local community.

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, 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.

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 experience even better. Call us today at (315) 733-1596 or stop by on October 21 and say hello.



NEW SERVICE

Sign up online www.ugefcu.com

While away for the Winter



Look for the Allpoint symbol for nationwide Automatic Teller Machines (ATMs) near you!

'Tis the Season to be Saving!

Bah humbug. Do Christmas credit card bills leave you feeling like Scrooge?

We can help.

A credit union Christmas Club account eliminates the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending. Determine what you spent last year and add a portion of that to your club account each month. Or, have an amount deducted directly from your paycheck.

Avoid a credit card hangover this Christmas. Come see us today to set up a Christmas Club account.



Identity Theft Door-to-Door Scams



You hear a knock on your door. You aren't expecting anyone. You open the door to find someone trying to sell you something. While that salesperson may seem polite, honest and legitimate, he or she could be trying to steal your identity along with your money.

When a "random" person knocks on your door, common sense dictates that you don't let them enter your home and that you don't answer the door at night. Even if you do answer the door, you don't have to talk to them; you can simply ask them to leave.

If the salesperson and the item for sale seems legitimate and you're interested, ask for a business card or a brochure to review over the next couple of days or to share with your spouse before making a decision.

After you have that business card or brochure, research the product and company. You can research online and/or call your local township, city or county offices to make sure this person and company can legally sell door-to-door.

Of utmost importance: do not give any cash, checks or credit card information to the salesperson while he or she is at your door. Also don't fill out any "request for information" forms. Once you do this, the salesperson may sell your information to others, resulting in you being bombarded with junk mail and other annoying solicitations.

If you are concerned about a door-to-door person that might be fraudulent, contact your local police department.

Quote of the Quarter

If you don't design your own life plan, chances are you'll fall into someone else's. And guess what they might have planned for you?

Not much. Author: Jim Rohn, Motivational Speaker



Got Big Plans?

A Utica Gas & Electric FCU home equity loan offers a great low rate to make it easy for you to use the equity in your home.

Use your equity for home improvement projects of any size. Or, consolidate your higher rate debt from credit cards and other loans to trim your monthly expenses into one easy payment. And, the interest may be tax deductible.*

Line of Credit Option

- Access whenever you need funds
- Low variable rate
- Credit lines of up to \$150,000
- 10 year draw period, interest only payments
- Flexible payment options

Fixed Rate Option

- Receive entire loan amount in one lump sum
- Low fixed rate*
- Maximum amount = \$150,000
- Maximum term = 15 years
- Pre-determined monthly payments

For rate and loan information, please call the credit union at 733-1596, today!

*Consult your tax advisor to determine if you are eligible for a tax deduction. Fixed rate based on credit history. Offer subject to change at any time.

