



Purchase National Parks Quarters

Credit union has the maps and collector's box for sale and the first of the quarters is also available for purchase.

Apply for VISA® Cards!

Visa Classic - 9.75%

Visa Score Platinum - 13.75%

Fixed Rates - No annual fees!

Vacation plans...School shopping!

VISA DEBIT CARD FOR COLLEGE!

Utica Gas & Electric FCU Privacy Notice

Utica Gas & Electric Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. If after reading this notice you have questions, please contact us at: (315) 733-1596 or write to: Lori Brown, Utica Gas & Electric Federal Credit Union, 215 Old Campion Road, New Hartford, NY 13413.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications & other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions. We do not disclose any non-public personal information about our members and former members to anyone, except as permitted by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do To Help

Utica Gas & Electric Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account numbers, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of any account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us—we are here to serve you!

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

Monday, Sept. 6, 2010 - Labor 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
- "Skip-A-Payment" Program
- 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® 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

SUMMER 2010

| July | August | September |



INSIDE THIS ISSUE...

- Scholarship Winners
- New! Student Choice Loan
- New! Bill Pay service
- New! Payment Shaver car financing program
- Summer Events





Ted Pytel, Chairman, Board of Directors

2011 Board of Directors Elections

At this past annual meeting, Ted Pytel, our Chairman, reviewed the Board election procedures that will go into effect in 2011.

We want to reiterate these procedures here:

75 days prior to the annual meeting, a notice will go out to all members informing them:

- How many positions are up for election
- That the election will not be by ballot unless nominees exceed vacancies and
- There will be no nominations from the floor

Those wishing to serve as a Board member must submit a brief statement of qualification and biographical data to the nominating committee within 30 days of the annual meeting. All members present at the annual meeting will vote, if necessary, to determined winners. With this new procedure, it is hoped that we will give all members an equal opportunity to serve your membership. Please contact the chairman of the nominating committee (Nick Cerro) or Ted Pytel with any questions.

2010 College Scholarship Winners

We would like to congratulate this year's winners. Applicants were judged by the Credit Union Association of New York and scholarships were awarded based on a numeric score.

Congratulations to Taylor Jeffris and Taryn R. Surprenant for their scholastic achievements, community service and leadership abilities.



UGEFCU's Lori Brown presents certificate to Taylor Jeffris, attending Elmira College.



UGEFCU's Lori Brown presents certificate to Taryn R. Surprenant, attending Niagara University.

Report from National Youth Week!

\$24,811,741.24 is the amount kids and teens saved at their credit unions in April during the National Youth Week Savings Challenge. **Utica Gas & Electric FCU has 98 youth deposit \$39,189.32 during April's Youth Week! Winners of the Soccer Ball Contest.**

"Burnie Club" - Timothy B., age 7
TeenSense - Krysten R., age 13



A Better Way to Pay for College

Utica Gas & Electric Federal Credit Union Now Offers a Private Student Loan Solution with Your Best Interest in Mind!

With zero origination fees, lower interest rates and flexible repayment options, it is easy to see why our private student loan solution is a better way to pay for college. Whether you are a student yourself or the parent of a student, UGEFCU is here to help.

Our new **Credit Union Student Choice** alternative loan program can help fill funding gaps that federal aid can leave behind. As the cost of both public and private colleges and universities continues to increase, federal funding has not kept pace. This growing gap between what college costs and the financial aid available is causing many families to resort to higher cost loans to pay for higher education.

Since UGEFCU is here for one reason only – to serve our members – we are able to offer more competitive student loan options and save you money. Student loans are a long-term relationship and it is important to choose a lender carefully. Be sure you read the fine print and compare fees, terms and repayment options (*not just rates*) when comparing student loans. Read more about how to choose student loans and the financial aid process in general by visiting www.ugefcu.com and clicking on the Student Loan link.

Remember our goal is not just to help you fund a college education for yourself or a family member, but to become your financial partner for life. **For more information about our Student Choice loan program, and to apply, check www.ugefcu.com in July!** We look forward to helping you achieve a higher education, without the higher price tag!



**It's Back!!!
And
Better than ever!**

Payment Shaver vehicle loans offer monthly payments that are considerably lower than conventional financing.



Payment Shaver is a lease-like financing option for **new and used vehicles** up to three years old. Unlike leasing, no money down is required, you own the vehicle, and there are plenty of end-of-term options:

- Refinance the remaining balance and keep the vehicle
- Sell it at maturity or anytime during the loan term
- Trade it at maturity or anytime during the loan term
- Return the vehicle at loan maturity in lieu of making the final balloon payment

With loan terms ranging from 36 to 72-months, this financing option could be right for you!

Pre-approve Your Way to a Better Car Deal

Before you set foot on the car lot, get pre-approved for an auto loan at Utica Gas & Electric FCU. Getting pre-approved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for.

If you have questions about how much car you can afford, or how financing works, a UGEFCU loan officer will be happy to help.

Getting pre-approved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call (315)733-1596 or stop in to Utica Gas & Electric FCU today. We're here to help you with all of your vehicle loan needs.



**Summer
Fun
for all!**



July Sno Cone Day!

**Free – SNO CONES
Friday, July 23, 2010
11 a.m. – 1:00 p.m.**

Kids up to age 12 come and **join the BURNIE SAVINGS CLUB!** Get your **FREE MEMBERSHIP KIT** with lots of fun stuff to do. On your birthday you get to come to the credit union and **"GRAB THE CASH"** to deposit into your savings account to help you save money!



August Picnic!

**Free – Hotdog
& Drink**

**Friday, August 27, 2010
11 a.m. – 1:00 p.m.**

Free giveaways, too!