

Our 80th Anniversary
ANNUAL MEETING & DINNER
FRIDAY, MAY 5, 2017

On behalf of the Board of Directors,
 Join us for your annual meeting and dinner at:

Twin Ponds Country Club
Main Street, New York Mills
6:30 p.m. – Cocktails
7:00 p.m. – Filet Mignon Dinner

PRE-REGISTRATION FORM
UGEFCU Annual Meeting & Dinner

Name _____

Street _____

City _____, NY Zip _____

Phone _____

[] YES, I/We will be attending:

_____ # of members at \$16.00 each

_____ # of non-members at \$18.00 each

*Please return this form to the Utica Gas & Electric FCU,
 215 Old Campion Road, New Hartford, NY 13413 or call
 in your reservations to (315)733-1596 or toll-free 1-800-
 990-7499. Please make reservations by April 28, 2017.*



**Celebrate with us our
 80th Year Anniversary!**
UGEFCU 1937 – 2017
Family & in-laws can join our credit union!

- Accounts**
 Share Accounts
 "Burnie" Savings Club
 TeenSense Program
 Money Plus
 Share Certificates
 Individual Retirement Account (IRAs)
 Share Draft – Checking Account
- eServices**
 Online Account Access eStatements
 Mobile Banking
 Bill Pay Service
 Audio Response
 Online Resource Center
 Car Shopper Center
 facebook | twitter
- Account Services**
 No Surcharge AllPoint and ShareNet ATMs
 Direct Deposit
 Coin Machine
 VISA® Check Card (debit card)
 VISA® Prepaid Gift Cards
 American Express Travelers Checks
 U.S. Savings Bonds – Can be redeemed
 Wire Transfers
 Notary Public
 Signature Guarantee
 Financial Planning – online or in person
 Financial Counseling
 Foreign Currency Exchange
- Loans**
 New & Used Auto, Boat, Motorcycle, RV
 Personal Loans
 Phone or Fax-A-Loan
 "Skip-A-Payment" Program
 Home Equity Loans
 Mortgage Loans
 Student Loans
 VISA® Credit Cards / VISA® Rewards Credit Cards

Closed Dates - CU Office

- Friday, April 14, 2017 - Good Friday Observed
- Monday, May 29 - Memorial Day Observed



Spring 2017 Newsletter
 April - May - June



Credit Union Hours

LOBBY: Mon - Fri - 7:30 a.m.–4 p.m.

DRIVE-THRU: Mon - Fri - 6:30 a.m.–4 p.m.

DRIVE-THRU NIGHT DEPOSITORY:
 Any time - 7 days a week/24 hours

Contact Information

Mailing Address:
 215 Old Campion Road, New Hartford, NY 13413

Tel: (315) 733-1596 Toll free: 800-990-7499

Fax: (315) 733-0228

Web: www.ugefcu.com

online account access 24 hr/7 days a wk

Audio Response Tel: (315) 733-1592
 access 24 hr/7 days a wk

Now is the time
 for a fiscal checkup

WELLS FARGO ADVISORS
 FINANCIAL NETWORK

Bailey Financial Group
 6779 Main St., Williamsville, NY 14221 • Toll Free: 1-844-884-5287
 mark.bailey@wvafinet.com

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610 French Road, New Hartford, NY 13413
 (315) 765-6032

www.coughlingiambrone.com



Celebrate: April is Youth Month!



What kind of saver is your child? One who saves happily, or with a scowl? To find out, stop by our credit union during April for National Credit Union Youth Month.

Every saver is unique, but most people who save regularly developed the habit early in life. Learning to delay gratification in order to save for long-term goals is a crucial life skill, and one UGEFCU is committed to helping our youngest members develop.

That's why we at our credit union create programs and services designed specifically for young people. One of those is our Youth Month programming. We will match one \$5.00 deposit* to savings made by any member under the age of 18.

By helping your child give a hoot about saving now, you'll help them soar when they're older.

Call (315) 733-1596 or visit us online at www.ugefcu.com to learn more. * One matching \$5.00 deposit per child.

Give a Hoot About Saving!
Fun Stuff! Win Prizes!



- Stop by the week of April 17 to 21 for
- ~ free refreshments
 - ~ contests to enter
 - ~ free "owl" mask to color
 - ~ visit our rubber ducky "owl" pool, pick an owl and get a free gift!

Individual Retirement Accounts



No matter what stage in life you're at, saving now with an Individual Retirement Account (IRA) can better prepare you for your future.

If you're looking for a safe and convenient way to build up your savings, consider a UGEFCU IRA. You can set aside money from each paycheck or deposit a lump sum in a certificate of deposit.

Either way, you benefit:

- Federally Insured up to \$250,000.00 by NCUA
- Earn dividends quarterly
- Choose Traditional or Roth

Make your IRA habit-forming. At UGEFCU, we'll help you get your retirement plan off to the right start and make contributing to an IRA easy with direct deposit and payroll deduction. Call 315-733-1596 to learn more today or visit www.ugefcu.com for our current rates.

Diversify your retirement savings by making us your conservative investment choice.

We're Here to Help You

Your credit union does more than offer you the best rates, manage your credit and debit cards, and send you statements every month. **Stop by and find out about:**

- Debt-management tactics
- Financial counseling and support
- Alternative lending
- Mobile banking
- Credit union network ...and all the everyday things you want and need from your not-for-profit financial cooperative.



NEW FEATURE:
Mobile App
Remote
Deposit Capture

Now you can deposit checks from your living room with Remote Deposit Capture.

Important facts you should know: 2 day hold on deposits, max amount = \$3,000.00, cut off time = 2:45 p.m.

Our smart phone app puts a UGEFCU branch in your pocket 24/7. **The app is free for our members** and helps you stay connected to your money no matter where your travels take you. Just log on to Home Banking to activate Mobile Banking.
App Code: MobileUGEFCU

With our smart phone app, you can:

- Deposit checks
- View your account balances
- Check your transaction history
- Transfer funds
- Pay bills
- Pay UGEFCU loans
- Locate a surcharge free ATM

If you need assistance or have any questions, please call us at 315-733-1596.

