



2018 VISA Balance Transfer

MOVE YOUR BALANCE TO OUR LOWER INTEREST RATE CREDIT CARD

Get on track by switching to our lower interest rate credit card today! 2.99% APR* UGEFCU Visa balance transfer NOW through February 28, 2018.

*Annual Percentage Rate. Offer excludes existing UGEFCU Visa balances. Balances transferred during promotional period will remain at 2.99% APR until 12/28/18.

First-Time Home Buyer Check List

- Are you ready to settle down?
- Is your credit history good?
- Do you have all your documents ready?
- Have you found a lender and gotten preapproved?
- Have you looked at the houses that are available?
- Do you know how a mortgage will affect your budget?

Come see us when you want information on first-time home buying, selling or buying a home, or re-financing with one of our low rate Home Equity Loans.

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 & Credit Scores
 - 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
- Online Financial Education Videos
- 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

- Monday, January 15, 2018 - MLKing Jr. Day Observed
- Monday, February 19 - Presidents' Day Observed
- Friday, March 30 - Good Friday Observed

Now is the time for a fiscal checkup



Bailey Financial Group

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UTICA GAS & ELECTRIC FEDERAL CREDIT UNION

Celebrating 81 Years...1937 - 2018

Winter 2018 Newsletter

January - February - March



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

2017 Christmas "Angel Tree"



Thank you Members for giving to Salvation Army's "Angel Tree" 2017. Your generous gifts will make many children and families have a very Merry Christmas.

Sincerely,

CU office staff,

Linda, Marina, Missy, Deb, Rhonda, Stacie,
Melissa, John and Lori.



Fair treatment, fewer fees and help reaching your goals – **the difference is clear!**

Tips to Improve Your Credit Score

Always pay your bills on time – even one late payment can make your score go down. Monitor your credit score in Online Banking and learn more about improving your score.

There are also great articles like:

- Savings Stumbling Blocks
- How to Save Big at the Grocery Store
- Half of Couples Fight About Money

Log in to Online Banking today to learn more. Visit www.ugefcu.com

5 WAYS TO SAVE at your CREDIT UNION

- CHECKING:**
 - All-in-one monthly maintenance fees.
 - Exchange Funds return to your money with a nationwide ATM network.
 - Mobile banking.
 - Online banking.
- SAVINGS:**
 1. Money savings:
 - Low monthly deposit to open an account.
 - No monthly fees or minimum balance charges.
 - Access your money anytime.
 2. Secondary savings:
 - An account to save for specific goals.
 3. Holiday savings:
 - Great way to prepare for the holiday season.
- CERTIFICATE OF DEPOSIT (CD):**
 - The longer the term, the higher the dividend rate.
 - 3 to 36 month terms usually available with a low minimum deposit.
 - With some CDs, you can save more by depositing any time.
 - With some CDs, you can lock in your rate today with the option to restructure your rate once per year. If interest rates go up during the term.
- MONEY MARKET:**
 - Generally earn higher interest rate than the basic savings account.
 - Can make a limited number of withdrawals per month.
- IRA: RETIREMENT SAVING**
 1. Traditional:
 - Contributions are tax-deductible.
 - Interest grows tax-deferred until withdrawal.
 - Funds can be used to purchase first home, but subject to income tax.
 - Mandatory distribution at age 70½.
 2. Roth:
 - Contributions are not tax-deductible.
 - Contributions withdrawn are tax-free.
 - Funds can be used to purchase first home.
 - No requirement to withdraw at any age.
 3. Coverdell Education Savings Investment (ESIC):
 - Some savings tax-deferred for qualified education expenses.
 - Can be used for qualified elementary, high school, and college expenses.

2018 Board of Elections IMPORTANT NOTICE

3 POSITIONS on Utica Gas & Electric FCU Board of Directors are up for election. The election will not be conducted by ballot unless nominees exceed vacancies. There will be NO nominations from the floor at the annual dinner meeting. The current directors holding these seats are in good standing with the credit union and have been placed on the ballot by the Nominating Committee. Other members who would like to be considered for the open positions shall submit a brief statement of their qualifications and biographical data at least 30 days prior to the annual meeting, which will be held Friday, May 4, 2018.

Account Nicknames

In online banking, you can add nicknames to each account to make managing your money easier. For example, if you use your special savings for health insurance payments, you could use Health Ins as your nickname. This makes keeping track of your money easier in online banking and mobile banking.



Review Your Beneficiaries

Review each of your accounts — including retirement plans and insurance — to ensure that the beneficiaries listed are still accurate.