

Embrace the Season of Financial Wellness



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Have questions or feedback? We're here to help! Connect with our financial advisors.

Phone: (315) 733-1596
<https://www.ugefcu.com/resources/>

OUR SEASONAL MESSAGE

Falling Into Financial Wellness: A Seasonal Update From Your Credit Union

Dear Members,

As the leaves begin to change, it is a perfect time to check in on your financial goals. Whether you are saving for the holidays, looking to refinance before year-end, or working to keep your budget on track, your credit union is here for you.

This fall, we are rolling out enhanced tools, more educational resources, and community events to help you stay informed and empowered.

Here's to a cozy and confident financial season!

3 Smart Money Moves



Still paying your auto loan somewhere else? We might be able to lower your rate and save you money—it's easy to check.



Try your mobile wallet. It's fast, secure, and makes checkout a breeze. Especially during the holiday rush!



Set it and forget it. Automate your savings so you're ready for holiday spending (and start the new year ahead).

EVENTS & COMMUNITY

Events & Community Connection

- **Member Appreciation Week**
Oct 14-17, with **giveaways and treats at our branch**
Member Celebration – Fun - Giveaways • prizes!
- **Salvation Army Angel Tree**
More information coming soon!
- **For the latest updates, follow us on **Facebook** or **Instagram**!**

Member Appreciation Days

In honor of International Credit Union Day, we're hosting Member Appreciation Days this October!

Join us for a week of giveaways, treats, and special surprises at our branch as we say thank you for being part of our credit union family.

Stop by October 14–17 and help us celebrate the power of community, cooperation, and YOU—our valued members.



CLOSING DATES

Monday, October 13, 2025

Closed for Training Day

Tuesday, November 11, 2025

Closed for Veterans Day

Thursday & Friday, November 27 & 28, 2025

Closed for Thanksgiving Day

Wednesday & Thursday, December 24 & 25, 2025

Closed for Christmas Eve & Christmas Day

Thursday, January 1, 2026

Closed for New Year's Day

FALL SAVING HABITS

Fall Into Safe Spending Habits

As the leaves turn and the days get shorter, it's a great time to prepare for the busy months ahead. Fraud tends to spike during the holiday season, so taking steps now can help you shop and spend with confidence later.

1. Shop Smart,

As holiday sales begin, fraudsters ramp up fake websites, ads, and emails that look legitimate but are designed to steal your info. Always shop from brands you know or have researched, and avoid clicking on random ads or pop-ups on social media.

2. Keep Your Personal Info Secure

If you receive unexpected calls, texts, or emails asking for account numbers, passwords, or passcodes, pause and verify the source. Your credit union will never request this information by phone or email.

3. Use Protected Payment Methods

Choose debit or credit cards with fraud protection, or use mobile wallets that encrypt your information for extra security.

4. Monitor Before the Rush

Set up account alerts. Starting now helps you spot suspicious activity quickly before the busy holiday season.

A little prevention this fall can mean a safer and more enjoyable holiday season.



Did You Know?

As a member, you have access to free financial counseling and credit score monitoring.