

## Start the New Year Strong with Saving Goals



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#### Start 2026 Strong: Your Credit Union, Your Future

A new year is a great time to reassess your finances, whether that means saving more, paying off debt, or planning a major purchase. As a member of a credit union, you're an owner, and decisions are made with your best interests in mind.

The goal is to help you achieve a stronger financial future, so take this opportunity to start working on your financial goals.

- Set a small, clear goal (e.g., save \$20 weekly or pay \$50 extra on a loan).
- Use automatic transfers or online banking for simplicity.
- Monitor progress monthly and celebrate small achievements.

We're here to help every step of the way. Whether you need guidance on saving, budgeting, or borrowing, our team can help you make a plan that fits your life. That's the credit union difference—your success is our success.

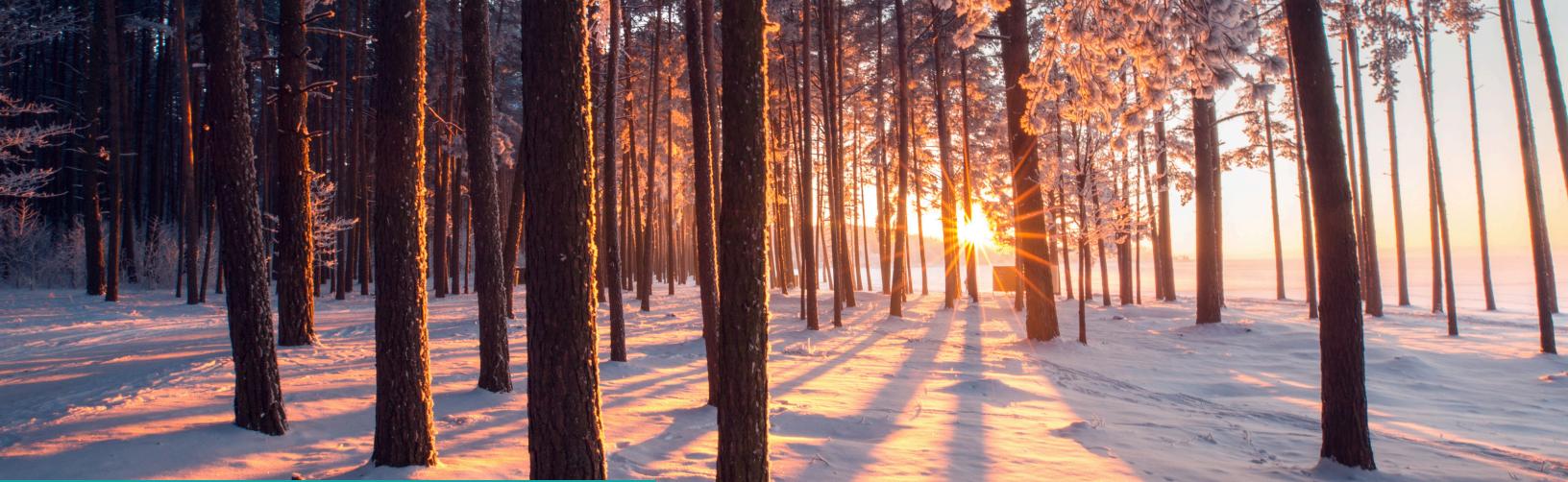
Here's to new beginnings and fresh goals. Let's make 2026 the year you feel confident and in control of your money.

**Your credit union is here for you because you own us, and together we're stronger.**

### Let's Connect

Have questions or feedback? We're here to help! Connect with us.

Phone: (315) 733-1596  
[www.ugefcu.com](http://www.ugefcu.com)



## CLOSING DATES

**Thursday, January 1, 2026**  
Closed for New Year's Day

**Monday, January 19, 2026**  
Closed for MLK Jr. Day

**Monday, February 16, 2026**  
Closed for President's Day

## AUTO SAVE. AUTO WIN.

## Build Your Snowball Savings Automatically

Saving money doesn't have to be a struggle. One of the easiest ways to reach your goals is by setting up automatic savings.

With just a few clicks, you can:

- Transfer a set amount from checking to savings every payday
- Build an emergency fund without even thinking about it
- Save for gifts, trips, or big plans all year long

Start small. Even \$10 a week adds up faster than you think. Let your credit union help you turn small steps into big wins.

## THE PENNY'S BIG GOODBYE

### Can I Still Use My Pennies?

If you've seen the headlines about the U.S. Mint winding down penny production, you might be wondering what that means for your wallet and for your change jar at home. Let's clear things up.

Yes, you can still use your pennies.

Even though the U.S. Mint will stop producing new pennies in 2026, the coins already in circulation will remain legal tender. That means you can spend them, deposit them, or save them just like before. No recall is planned, and businesses can continue to accept them indefinitely.

So if you've got a coffee can full of pennies in the kitchen, don't worry, they're still worth one cent each.

### How This Will Affect Your Transactions

For most people, not much will change.

- Digital payments: Nothing changes. Every cent still counts exactly.
- Cash transactions: Stores may round totals to the nearest five cents once pennies become scarce.
  - Totals ending in 1 or 2 cents may round down.
  - Totals ending in 3 or 4 cents may round up. This rounding only applies to the final total when paying with cash, not to individual item prices.

You'll still see prices like \$1.99, the display prices won't all jump to \$2.00.