73rd Anniversary International Credit Union Day Thursday, October 21, 2021

BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW

On October 21, 2021, credit unions worldwide will celebrate International Credit Union Day (ICU Day). This annual event raises global awareness for the credit union movement through outreach, volunteering, fundraising and other ICU Day-themed activities. Credit unions bring financial inclusion and a promising future to people all over the world. Since the first celebration in 1948, ICU Day is a chance to spotlight and celebrate these achievements. *Members will receive Free incentives to celebrate ICU Day at our credit union!*

Autumn Home Improvement Loan!

Time for House Repair? Borrow up to \$20,000 with our 323 September-October Home Improvement Loan Special! Retra sa lows 4,99% APR Take up to 60 meeting 0 app to 60 meeting to app to 60 meeting



NO KID SLEEPS ON THE FLOOR IN OUR TOWN!

Donate New Twin Bedding in our Lobby

Non-profit organization called Sleep in Heavenly Peace®, is a group of volunteers in Utica area dedicated to building, assembling and delivering topnotch bunk beds to children and families in need. For more information, visit

www.shpbeds.org/chapter/ny-utica Donate twin bedding, pillows, money

Accounts Share Accounts "Burnie" Savings Club Teen\$ense Program Money Plus Share Certificates Individual Retirement Account (IRAs) Share Draft - Checking Account <u>eServices</u> Online Account Access: eStatements & Credit Scores Mobile Banking/Remote Capture/CardValet **Bill Pay Service** Audio Response Online Resource Center Car Shopper Center facebook | twitter | instagram Account Services No Surcharge AllPoint and ShareNet ATMs Direct Deposit Coin Machine VISA® Check Card (debit card) uChooseRewards VISA[®] Prepaid Gift Cards 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 VISA[®] ApplePay/GooglePay/SamsungPay

Closed Dates - CU Office

• Thursday, Nov. 11 – Veterans' Day Observed

- Thursday, Nov. 25 & Friday Nov. 26 Thanksgiving Holiday
- Friday, Dec. 24 & Saturday, Dec. 25 Christmas Holiday
 Saturday, January 01, 2022 New Year's Day Observed (open Monday, January 03, 2022)



Financial Strategies for Quality of Life

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Insert #119

CardValet



Credit Union Hours

LOBBY: Mon - Fri - 7:30 a.m.-4 p.m. DRIVE-THRU: Mon - Fri - 7:00 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





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MONEY MATTERS: Holiday Tips for You

The winter holiday season is here, and we hope that yours are full of cheer! We know the holidays can be a busy, expensive time, and it can be hard to stay on top of your spending. But with a few financial education tips, you can build a holiday spending

plan that works for you and your budget. Visit our Financial Education Center

Money Matters – at www.ugefcu.com/financial -resources for insights including:

- Using credit cards responsibly this holiday season
- How to protect your identity while shopping
- Creating a budget to guide your spending
- · Understanding overdraft and how to avoid unwanted fees



Coming soon! Our annual Holiday Loan Special – just in time for shopping!



In October, construction will begin on the interior of our building. Our goal is to provide an updated space to better serve our members and their financial needs. Please be patient while we work to improve our lobby and offices.





QUESTION:

Does the envelope money system to pay your bills actually work?

ANSWER:

The envelope system is a budgeting way to pay your bills monthly. Each time you are paid, you would withdraw a certain amount of cash to place in your envelope and label the envelope for the bill you are paying. By the end of the month, you will have saved enough money to pay each bill.

This is a great way to pay bills but it is not for everyone. You have to be financially disciplined to make this work. If you don't believe that you will not touch the funds in the envelopes, please consider looking into other options for budgeting. You could look up the <u>Pay Yourself First or 50/30/20 budgeting plan</u>. Whatever you choose, asking for help is always a good way to start. Contact us for a free financial counseling session.

If you like to learn about finances and have questions, please email Melissagaffney@ugefcu.com or message us on our Facebook page www.Facebook.com/UGEFCU



On Your Visa Credit/Debit Cards...

-uChoose Rewards[®] gives you more flexibility and choice than ever when it comes to redeeming your reward points. You can choose from things like merchandise, travel experiences and activities, event tickets, merchant gift cards and more, so you're sure to find something you'd like. We think that when it comes to rewards programs, the toughest part should be deciding exactly what to choose from a lot of great options.

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