

APRIL IS YOUTH MONTH!

The theme for this year's Youth Month is "The Science of Saving." Using fun, sci-fi-inspired characters, it encourages youngsters to imagine a future where piggy banks fly and giant automatic -saving robots visit credit unions.



As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them blast-off toward a bright and wondrous future.

In April, stop by the credit union, kids can enter to win prizes and receive free giveaways!

Our 81st Anniversary ANNUAL MEETING & DINNER FRIDAY, MAY 4, 2018

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 30, 2018.

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, May 28 – Memorial Day Observed
- Wednesday, July 04 – Independence Day 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

Spring 2018 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



These five tips will help you trim spending, beef up savings, and reduce stress.

1. Pay it off.

Pay off your credit cards to save money. Let's say you have a \$2,000 balance at 18% interest. If your minimum payment is 2% of the balance due each month, it will take you 19 years to pay it off and you'll incur \$3,862 in interest. But if you increase your monthly payments to 8% of the balance due—much more than the minimum—you'll reduce the payback time from 19 years to three years and nine months, and your interest costs now are only \$433. You've just "saved" \$3,429.

2. Conserve.

Small changes mean big savings on your utility bill:

- Properly insulate all ducts.
- Use programmable thermostats. Turn your thermostat back 10% to 15% for 8 hours each day during the winter to save as much as 10% a year on your energy bill.
- Use ceiling fans to reduce both cooling and heating bills.

3. So what's a buck?

Grab a calculator. Add up what you spend on so-called "little things" that end up being budget-busters:

- If you spend \$1.00 a day on soda, that adds up to \$365 a year.
- If you spend \$2.75 a day on coffee, that's \$1,003.75 a year.
- If you spend \$6 every weekday on fast food, that's \$1,560 a year.
- If you spend \$6.20 a day on cigarettes, that's \$2,263 a year.

(Five Ways - continued)

4. Tune it up.

Regular automobile maintenance—including low-cost oil changes, filter changes, and tire rotation—can save big bucks by preventing costly repairs. Keep your engine tuned and your tires inflated to their proper pressure. On the road, stay within speed limits – gas mileage decreases when you drive faster than 60 MPH. Avoid "jackrabbit" starts, unnecessary idling, remove excess weight from the trunk, and combine errands.

5. Transfer it.

Pay yourself first—set up automatic transfers to your share or money market account. Have your paycheck automatically deposited to your credit union account. Consider using direct bill payment from your share draft account for recurring payments like household bills, insurance premiums, automatic investment and savings plans, mortgage payments, auto loan payments, and charitable donations. Set up a Holiday Club Account. Participate in your employer's tax-advantaged retirement plan.

It all adds up!



Get Financially Fit

Saving money is hard to do! We want to help you create a spending plan and start your emergency savings account.

Visit www.ugefcu.com to see how **you can earn \$25.00** in our "Get Financially Fit" incentive program.



Tips to Improve Your Credit Score

The Amounts You Owe - The percentage of available credit you're using. If you owe \$900 and have a \$1,000 limit, you're using 90% of your available credit and will likely have a lower score than someone using 30%.

Debit Card PINs

We no longer send separate PIN mailers with our debit cards. You can use the number on your activation sticker to select your own PIN.

VISA Credit Cards

There has been an upgrade to our Fraud Detection and Notification system. If your email address is on your visa account, you may receive an email about suspicious activity on your account.

You can use the email to verify transactions or you can call the phone number provided. If you are not sure about the email, please call us at 315-733-1596.



Answer: It gets food away.