

2019 Community Giving!



Thank you members for giving to the Teddy Bear Drive to benefit Children's Miracle Network for our local hospital.



On "Giving Tuesday" Dec. 3rd, we donated \$3,000 to CMN. Also, thank you members for giving to the 2019 Salvation Army's "Angel Tree" Christmas gifts for children & families.



When you "Like Us" and "Share" on Facebook, as a "member-owned"

credit union, you help to spread the news about our products, services and benefits of being a member of UGEFCU. Thank you!

2020 Board of Elections IMPORTANT NOTICE

2 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 1, 2020

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/Remote Capture/CardValet
- 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
- 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

- Monday, January 20, 2020 – Martin Luther King, Jr. Day Observed
- Monday, February 17, 2020 – Presidents' Day Observed

It's never too late for a second opinion



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New Hartford, NY 13413
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www.coughlingiambrone.com



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

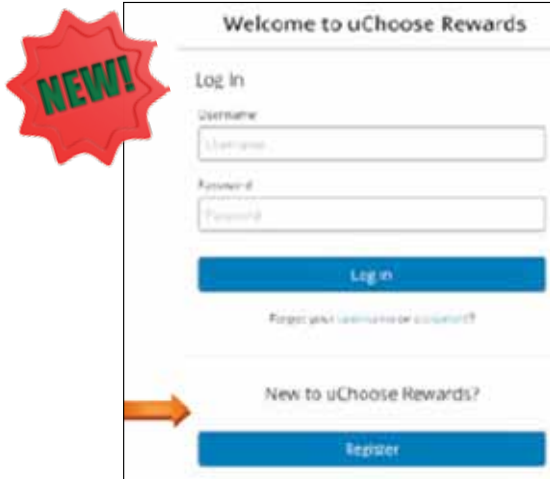
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(315) 733-1592 access 24 hr/7 days a wk

Turn Your Debit Card On and Off with CardValet!

Download the mobile app that lets you control debit card usage and spending on the go. You can turn your card on and off, receive alerts when your card is used, set transaction limits, etc. Visit your app store today to download CardValet.

Debit Card Rewards with uChoose Rewards

Register your card at uchooserewards.com



You'll have to enter your debit card number, the name on your card, zip code, email and create a username and password. Earn, track and redeem points!

Monitor Your Credit Score in Home Banking



ScoreCard Rewards

You earn points for every purchase you make with your Platinum Credit Card. Points can be redeemed for merchandise, travel, daily wins, gift cards and much more!

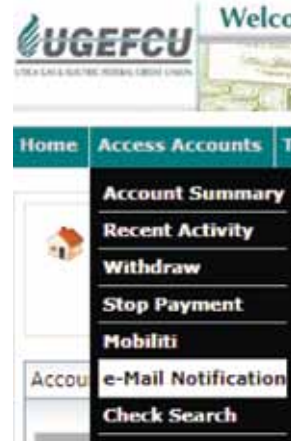
Create an account at ScoreCardRewards.com, then log in to see the collection of items you can get with your points.

Examples of gift card options that have just been added to the Merchandise Category:

- 3,200 points - Two Premier Movie Tickets (Regal Entertainment)
 - 6,200 points - \$50 Kohls Gift Card
 - 6,200 points - \$50 Pottery Barn Gift Card
 - 12,100 points - \$100 Bass Pro Shops Gift Card
- Log in today to explore your options!

Home Banking Options for You!

Set up e-Lert eMails.

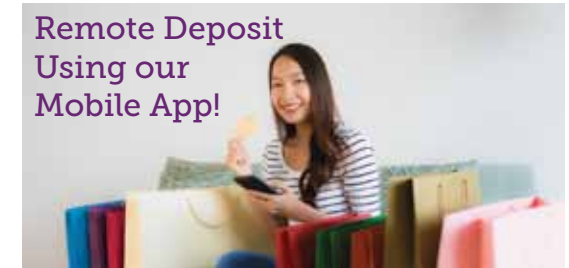


Under "Access Accounts" click on "e-Mail Notification". Check off the option you want to use, such as:

- e-Statement Selection Options
- e-Mail Subscription Options
- e-Lerts Options
- e-Mail Preferences

then click "Continue" and follow the instructions.

Remote Deposit Using our Mobile App!



Deposit checks from your living room with Remote Deposit Capture.

Important facts you should know:

- 2 day hold on deposits
- max amount = \$3,000.00
- cut off time = 2:45pm
- **must sign the back and add "For Mobile Deposit Only".**

Our smartphone app puts a UGEFCU branch in your pocket 24/7. The app is free for our members and helps you stay connected to your money no matter where your travels take you. Just log on to Home Banking to activate Mobile Banking. App Code: **MobileUGEFCU**



A fast, simple way to pay. **Google Pay is here.**

Now the things you love about your UGEFCU Visa Debit card are right on your Android phone.

Getting started with Google Pay is simple:

1. Download the Google Pay app
2. Add your UGEFCU Visa® Debit card — it's as simple as snapping a photo
3. Pay confidently at millions of places around the world.

Learn more at ugefcu.com

Visa Credit Card Payment Options

Did you know you can set up Visa credit card auto pay? You may choose to pay the full balance off each month, the minimum payment or a set amount. Call us today to get set up.