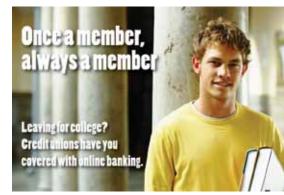
Our Credit Union Goes to College with You!



Off to college, make sure you have a debit card for your checking account, apply today!





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 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

Monday, July 05 – Independence Day Observed
Monday, September 06 – Labor Day Observed





Insert #118

<image><image>

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

H.S. Scholarship Winners 2021



Cami Witchley is this year's scholarship winner for 2021. Cami will be attending Elmira college in the fall for their Nursing program and has also registered with the Air National Guard.

UGEFCU NEW! Visa Debit & Credit Card Program Update!

VISA

Changes have come to your Credit Card accounts. We have changed our credit card processor to better serve your needs, including enhanced security, increased cardholder control, easy online access and much more.

• Everyone has been issued a new card.

• Online access is through home banking – not EZcard Info.

• uChoose Rewards Program.

Our rewards program has changed to uChoose Rewards, the same rewards program on our Visa Debit Card program. You now have the ability to combine debit card and credit card points.

We're excited to make these new card offerings to you and remain committed to excellent service.

CU Lobby is Open!

Our credit union lobby is open, members who have been covid-vaccinated can feel free to come in with no mask.

Apply for a Car Loan Today!





If you're about to move into your first apartment, we've got some tips for you.

I. CREATE A BUDGET.

Before choosing an apartment, figure out all your expenses first (food, utilities, transportation, entertainment). Estimate your monthly expenses and make sure you have money left over for unforeseen expenses.

Z LEARN TO COOK

Dining at restaurants can quickly empty your checking account. Learn a few recipes and make your own meals as often as possible.

S. TURN OFF THE LIGHTS.

You'll be paying your own utility bills now, so you're going to see why your parents were yelling about turning off lights. Also, if you're paying for heat, turn your thermostat down before leaving for the day.

4. GO EASY ON THE CREDIT.

Use just one credit card and commit to using it only for emergencies. Relying on credit to finance fun can rack up some really scary interest charges.

S. CREATE AN EMERGENCY FUND.

Life is full of surprises. Your car breaks down, a cop catches you speeding, or coffee gets spilled on your laptop. Open a savings account to handle these unexpected expenses.

FINANCIAL ADVICE COLUMN:



"Dear Melissa"

QUESTION: How do I raise

How do I raise my credit score and why should I?

ANSWER:

This is a great question! A higher score can actually help you save money. You can receive lower interest rates and more options when shopping for a loan.

Obtain your free credit report from www.annualcreditreport.com and check to make sure there are no errors being reported. If you find anything that is not correct, report it immediately to the credit reporting agency.

To help improve your score continuously, pay your bills on time and pay off debt. The longer your credit history of this, the better score you'll receive. Continue this and you'll be happier and your score will be higher!

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 checking account, look in the lower right corner of the screen for your credit score.

