

Our 84th Anniversary
ANNUAL MEETING & DINNER
FRIDAY, MAY 7, 2021

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, 2021.



- 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)
 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

- Friday, April 02, 2021 – Good Friday Observed
- Monday, May 31, 2021 – Memorial Day Observed
- Monday, July 05, 2021 – Independence Day (July 4th) Observed

It's never too late
 for a second opinion



Bailey Financial Group
 6779 Main St., Williamsville, NY 14221 • Toll Free: 1-844-884-5287
 mark.bailey@wfaafinet.com

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC, a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company. © 2011, 2013, 2016 Wells Fargo Advisors Financial Network, LLC. All rights reserved. 1116-01963 [74127-v4] A1695 (3538716_508834)



610 French Road,
 New Hartford, NY 13413
 (315) 765-6032
 www.coughlingiambrone.com



Insert #117



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

**April is Youth Month!
Celebrate with us!**



We participate in National Credit Union Youth Month to encourage kids to develop healthy saving habits by making savings fun and exciting.



This year's Dinosaur theme makes it fun for kids to save for their future, because saving never becomes extinct!
Kids - watch for the "Burnie Savings Club" Spring Newsletter Postcard being mailed to you in April!

UGEFCU Announces Visa Credit Card Program Update!

Changes are coming to your Credit Card account in April. We are changing our credit card processor to better serve your needs, including enhanced security, increased cardholder control, easy online access and much more.

- 1. Watch your mail.** We are mailing an explanation letter to all current card holders.
- 2. Everyone will be issued a new card.** Your card number and expiration date will change.
- 3. New rewards program.** Our rewards program is changing to **uChoose Rewards**, the same rewards program on our Visa Debit Card program. You will have the ability to combine debit card and credit card points.
- 4. Rates and terms remain the same.** We're excited to make these new card offerings to you and remain committed to excellent service.



**A Message from the CEO
Thank You to our Members!**

This past year has been a very difficult one for everyone. We at the credit union had to make decisions to keep our staff and members safe from the Covid-19 virus. With only one office, we had to make decisions that other financial institutions did not have to make. We could not afford the virus coming into our building for fear that we would not be able to staff the CU. We closed the lobby in April, to semi re-open in August and close again in December. Throughout that time, YOU, the members were very patient. Because we have alternative transaction options (*drive-thru, on-line, mobile & shared ATMs*) you were able to do business almost as usual. **Lori, myself and the rest of the staff want to send out a big THANK YOU to you, our members.**

This crisis will come to an end soon and we look forward to getting back to face-to-face interactions. But, be assured that if something like this happens again, we are well equipped to handle it and give you the service you have come to expect. **Again, thank you for your patience, be safe and hope to see you soon.**

**Boat/RV Loans with Low Rates!
Apply for a Loan Today!**



New Boat, RV RATES
Up to 36 months/48 months/60 months
as low as 2.99% APR
72 months – as low as 3.25% APR
84 months – as low as 5.00% APR

FINANCIAL ADVICE COLUMN:



*"Dear
Melissa"*

QUESTION:

Do I really need an emergency fund?

ANSWER:

Yes. The suggested amount of savings is 3-6 months' worth of expenses. An emergency fund should cover you for the unexpected. It can also help prevent you from falling into debt. You will have peace of mind should you lose your job, become ill or have a major repair to your home or vehicle. An emergency fund can be an insurance policy for those unexpected expenses that may come about.

I know it may be hard to save 3-6 months' worth of expenses. Start small, but make regular deposits. For example, if you can manage \$5 per week, you'll have \$260 after one year and you can continue to build from there.

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

