

2022 Board of Elections IMPORTANT NOTICE

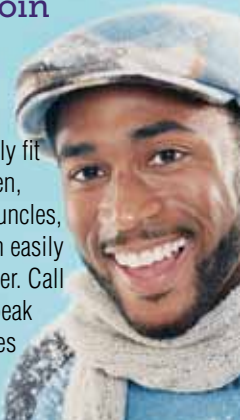
TWO POSITIONS on Utica Gas & Electric FCU Board of Directors are up for election. The election will not be conducted by ballot unless nominees exceed vacancies. There will be NO nominations from the floor at the annual dinner meeting. The current directors holding these seats are in good standing with 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 6, 2022.



Be on the lookout for the new login feature. Online banking is not changing again but the **login will look different**. You can login right from the main page of our website.

Your relatives can join our credit union!

Start off on the right foot this new year and make your future bright, prosperous and financially fit with us. Tell your family...children, brothers and sisters, aunts and uncles, in-laws and "out-laws", they can easily join our credit union as a member. Call our office 315-733-1596 and speak with our members representatives to find out how easy it is to switch to our credit union!



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 | 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

- Saturday, January 01, 2022 – New Year's Day Observed (OPEN Monday, January 03, 2022)
- Monday, January 17, 2022 – Martin L. King, Jr. Day Observed
- Monday, February 21, 2022 – Presidents' Day Observed

It's never too late
for a second opinion

WELLS FARGO ADVISORS
FINANCIAL NETWORK

Bailey Financial Group

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WINTER 2022 NEWSLETTER

January
February
March



CREDIT UNION HOURS

Lobby: Mon – Fri, 7:30 a.m. to 4:00 p.m.

Drive-Thru: Mon – Fri, 7:00 a.m. to 4:00 p.m.

Drive-Thru Night Depository:
Anytime, 7 Days a Week, 24 Hours

CONTACT INFORMATION

Mailing Address:
215 Old Campion Road
New Hartford, New York 13413

Telephone: (315)733-1596
Tollfree: 800-990-7499
Fax: (315)733-0228
Website: www.ugefcu.com

Online Account Access:
Anytime, 7 Days a Week, 24 Hours

Audio Response Tel: (315)733-1596
Access – Anytime, 7 Days a Week, 24 Hours

NEW Credit Union Changes:



Congratulations!
Lori K. Brown,
President and
Chief Executive
Officer
of UGEFCU

Prior to becoming President and CEO, Lori has been a long-time overseer of operations at the Credit Union. Lori is a graduate of Clarkson University with a bachelor's degree in mathematics. She began her career with the Credit Union after graduation and has over 25 years' experience.

Her skills are extremely adaptable as she has been involved in strategic planning, risk management and lending operations in service to all our members.

UGEFCU members all say, 'Congratulations' and success in the coming years as our President and CEO.

ATM Machine now available for withdrawals



As you drive through to the Drive Thru Window at the credit union, you now have access to

our new ATM machine for withdrawal of cash only.

You can still leave deposits at our Night Depository window in the same drive thru area.

CU Remodeling Project Continues...

We want to thank our members for their patience during this time of updating and remodeling of our credit union office building. The project is completed in early 2022.



John Deecher's ... President/CEO Retirement Message to Members December 2021



I write this letter to our members while sharing an office with Melissa as we are in the middle of some major renovations here at the credit union. As I have already resigned my position as President/CEO, I have formally resigned from the Credit union on December 10th.

I started my journey with UGEFCU almost 14 years ago. It was a time of financial hardship for our country and the world, but we persevered. During the next 13 years of low interest rates, the collapse of the Taxi Medallion program and the Covid crisis, we again persevered. I say WE because it takes every-one associated with the credit union to come together and make our mission a reality.

Over the past 13+ years I have worked with several constituents (Board, volunteers, and staff). The volunteers on the Supervisory & Nominating Committees have committed themselves to serving the members. Thank you.

The Board of Directors, as your volunteer representatives to the credit union, have an unwavering sense of commitment to the credit union. It is their guidance that has allowed us as managers to flourish and deliver the best products and services to our members. These products and services have helped our members achieve the financial goals they deserve. Thank you.

To my co-workers, you made coming to the credit union each day fun and exciting. I never knew what to expect. I feel very blessed to have worked with these people over the years, especially Lori. As a Star Trek fan, she is the best number one anyone could have asked for. Thank you.

I wish Lori and the rest of the staff best wishes. I know you will all keep on the tradition of providing excellent services to the members and keep a strong financial position to persevere for years to come.

Again, thank you to all the members, volunteers, and staff that I have had the privilege of working with over the past 13+ years. I hope, in some small way, I have made your lives better.

NEW! FINANCIAL ADVICE COLUMN:



"Dear Melissa"

QUESTION:

How do I stick to a budget at the new year?

ANSWER:

Budgets are easy to stick with if you have a plan.

1. Try a no spending spree – yes, pay your bills but try to hold out on frivolous items that are unnecessary (*coffee, snacks, new clothing, etc.*)
2. Go through your subscriptions – get rid of those you don't use.
3. Budget your funds to zero
4. Do grocery pick-up and only place items in your cart from your list (*you won't pick up items that you don't need since you are not physically in the store*)
5. Plan out your meals for the week.
6. Never spend more than what you have.

Budgeting can be scary but if your new year's resolution is to create a budget and stick to it, these are some helpful hints. Start the new year fresh! A good way to realize how much you spend on miscellaneous items is to get a notebook and write down every purchase, even that small coffee you picked up on the way to work. It really opens your eyes to how much you spend on things and how you can change your habits to benefit your budget. (*Coffee bought every day/\$1,150 annually compared to bringing your own/\$65.70 annually.*)

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