2023 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 <u>at least 30 days prior</u> to the annual meeting, which will be held Friday, May 5, 2023.

Thank You Members!



For your generous donations to our Holiday Project, the Salvation Army "Angel Tree" which provided many wonderful gifts to children and families!



Accounts Share Accounts "Burnie" Savings Club Teen\$ense Program Money Plus Share Certificates Individual Retirement Account (IRAs) Share Draft – Checking Account eServices Online Account Access: eStatements & Credit Scores Mobile Banking | Remote Capture | Zelle **Bill Pay Service** Audio Response Online Resource 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. Savinas 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 <u>Loans</u> 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 02, 2023 New Year's Day Observed
- Monday, January 16, 2023 Martin L. King, Jr. Day Observed
- Monday, February 20, 2023 Presidents' Day Observed





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)733-1592 Access – Anytime, 7 Days a Week, 24 Hours

6194-0005-I

CardValet has changed Use your UGEFCU Mobile App!

New Updates Nobile Alerts! CardValet This App can no longer be used. For a brand new experience, please brand new experience, please download the latest version of your mobile banking app, login and navigate to the page where you can manage your cards.



Youth: "Burnie" Savings Club





Financial literacy in kids is a huge problem and the earlier we start the better knowledge they have.

Sign up your child or grandchild with a FREE Membership to "Burnie" Savings Club.

Ask our member representatives how to join and get your youth started on a good habit to **Save – Give – Spend** for a financial healthy future!



How To Use A Digital Wallet

You've probably seen a digital wallet in action, or have the app on your phone, but do you know how to use it?

Digital wallets offer convenience by allowing you to use your phone and other digital devices to pay for things instead of cash or your plastic credit card.

How to set up your digital wallet

To start, locate the wallet app on your smartphone most are already installed — then enter your credit or debit card information. The application allows you to store multiple cards and to set your default payment method. Your digital wallet can't be used for a payment without your authentication.

How to pay with your digital wallet

Once you've set up your digital wallet and have identified the smart device you'd like to use for payments, all you need to do is learn how to pay.

When shopping on your smartphone, there's usually a one- or two- click payment prompt to make it as easy as possible.

Stuffed Toy Round-Up! for Children's Miracle Network

Members – Thank you for your stuffed toy donations to bring comfort to sick children in our communities.



NEW! FINANCIAL ADVICE COLUMN:





QUESTION: Are Christmas club accounts a good idea?

ANSWER:

Yes! Christmas Clubs are always a great idea! Did you know we offer a Christmas club with no penalties or restrictions? You may remove funds at any time.

My suggestion would be to place a certain amount of money into your Christmas club account each pay period with automatic transfers; whether it be \$25.00/\$50.00/\$75.00/\$100.00. This way you are saving up your money until you start your shopping. You will have the funds available at any time to go towards your Christmas gifts. You must make sure you are disciplined to only remove funds when you start your shopping.

So, this January, start making your deposits to your Christmas club for the new year and be prepared!

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

