



### About Sleep in Heavenly Peace



#### Helping Children in Need Sleep Better

All children deserve a safe, comfortable place to lay their heads. In Idaho and across the US, too many boys and girls go without a bed—or even a pillow—to sleep on. These children end up sleeping on couches, blankets, and even floors. This can affect their happiness and health.

Our credit union office is a drop off place for you to donate new twin size bedding for the Utica Chapter SHP. For more information, visit [www.shpbeds.org/chapter/ny-utica](http://www.shpbeds.org/chapter/ny-utica) Over 500 children/teens now have a bed to sleep in thanks to your generous donations!

### Convenient Surcharge FREE ATMs



Where ever you may be... at home or on vacation, look for these logos for surcharge FREE ATMs (Automatic Teller Machine).

Our credit union also has a convenient ATM machine at our drive-through area of our credit union building.

#### 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/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. 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, Nov. 11 – Veterans' Day Observed
- Thursday, Nov. 24 & Friday Nov. 25 – Thanksgiving Holiday Observed
- Monday, Dec. 26 – Christmas Holiday Observed
- Monday, January 02, 2023 – New Year's Day Observed

Get Your Personalized Retirement Plan Today.

**BAILEY FINANCIAL GROUP**

Utica | Syracuse | Buffalo

1384 Walden Parkway, DeWitt NY | 679 Main Street, Williamsville NY

Mark Bailey@BaileyFinancialGroup.Net | Ginger Baker@BaileyFinancialGroup.Net

[www.BaileyFinancialGroup.net](http://www.BaileyFinancialGroup.net) | 716-565-5460

**CG Capital**

FINANCIAL LIFE MANAGEMENT

Chris Giambrone & Dennis Coughlin are now known as CG Capital

located at 139 Genesee Street New Hartford, NY 13413.

Phone number remains the same 315-765-7032 [www.mycgcapital.com](http://www.mycgcapital.com)



# AUTUMN 2022 NEWSLETTER

October  
November  
December



#### 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](http://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

## VISA Gift Card Charges

**VISA** Members - please note that our charges for purchasing a VISA Gift Card has gone up to \$4.00. Gift cards are great for birthdays, weddings, any special occasion!



Huge benefit for members... your other family members, such as children, grandchildren, aunts, uncles, cousins, sisters, brothers all can join our credit union and become UGEFCU members and enjoy all the great benefits and services we have to offer!

### **Lesson Learned:**

Tell your family and extended family they can join today!



Need help paying your loan? Check out "Skip-A-Payment" program to keep you from falling behind. See our web site, [ugefcu.com](http://ugefcu.com) or call our office (315) 733-1596.

## Christmas Project 2022



Help bring joy to children and adults by taking a TAG from our Christmas Tree in the lobby and donating the items listed on the wish list. Bring donations to UGEFCU by December 15th.



**uChoose Rewards**

Remember to register for debit card for uChoose Rewards. Apply for the Visa Rewards Credit card to add more points!



We can help you with a home mortgage or our convenient Home Equity Loans with Line of Credit to put cash in your pocket and we make it as "easy as pie"!

## NEW! FINANCIAL ADVICE COLUMN:



*"Dear Melissa"*

### **QUESTION:**

What are some of the factors that would indicate I might benefit from financial counseling?

### **ANSWER:**

There are many reasons why one would need to reach out for financial counseling. Many times it is due to financial hardships caused by all different types of scenarios. Here is a small list of questions you would want to ask yourself to see if you would want to seek out help for your finances.

1. Have you bounced a check in the last 12 months?
2. Have you been denied credit recently?
3. Do you find it difficult to pay your monthly bills?
4. Do you often pay your bills late?
5. Are you losing sleep over your financial worries?
6. Do you have to borrow money from friends or relatives to cover expenses?
7. Do you struggle to make minimum payments on your credit card balances?

Take these questions into consideration and sit down and discuss them with your significant other if you are in a partnership. Financial situations are easier to acknowledge when all involved are on the same page. If you are considering seeking financial counseling, please contact us today or if you have questions you would like answered send them to us here at [melissagaffney@ugefcu.com](mailto:melissagaffney@ugefcu.com).

**If you like to learn about finances and have questions, please email:**

**[Melissagaffney@ugefcu.com](mailto:Melissagaffney@ugefcu.com)**

**or message us**

**on our Facebook page**

**[www.Facebook.com/UGEFCU](http://www.Facebook.com/UGEFCU)**