



Old Forge ~ Water Safari tickets available at UGEFCU Lobby!

Get in on summer fun and save on tickets! Buy your tickets for \$35.00 each here at the credit union. (At the gate they are \$42.99 per adult and \$39.99 per child ages 3-11.)

EMERGENCY SAVINGS STARTER KIT

An emergency savings account is an excellent way to protect you from life's inevitable surprises, like an unexpected home repair, medical bill, or if you lose your job.

Building an emergency savings account is easier if you automate your savings. Schedule a certain amount to be automatically transferred from your checking account into your savings account. If you don't know how to schedule an automatic transfer, just talk to one of our tellers.

See how much you can save in just one year.

\$5 per day	\$20 per week	\$50 per month
= \$1,825	= \$1,040	= \$600



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. 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

- Tuesday, July 04, 2023 – Independence Day Observed
- Monday, September 04, 2023 – Labor Day Observed

Get Your Personalized Retirement Plan Today.

Retirement Center

Utica | Syracuse | Buffalo

5299 Wildewaters Parkway, DeWitt NY | 6729 Main Street, Williamsville NY
Mark.Balley@BalleysFinancialGroup.Net | Ginger.Baker@BalleysFinancialGroup.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



Summer

2023

JULY | AUGUST | SEPTEMBER

Newsletter

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

High School Scholarship Winner for 2023



Congratulations to **Caiden West** who received a \$1500 scholarship from the credit union 2023 scholarship program presented by Lori Brown, CEO,

at our May 5th Annual Meeting Dinner. Caiden is graduating from Whitesboro High School and will be attending Utica University this Fall to study criminal justice. Again, congratulations!

Utica Gas & Electric FCU Privacy Notice

Utica Gas & Electric Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. If after reading this notice you have questions, please contact us at: (315) 733-1596 or write to: Melissa Gaffney, Utica Gas & Electric Federal Credit Union, 215 Old Campion Road, New Hartford, NY 13413.

Information We Collect About You

We collect non public personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions. We do not disclose any non public personal information about our members and former members to anyone, except as permitted by law.

How We Protect Your Information

We restrict access to non public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your non public personal information.

What Members Can Do To Help

Utica Gas & Electric Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account numbers, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of any account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us, we are here to serve you!



Personal loans are for those expenses that roll into your day without any warning. It might be the cost of a car engine that quits on the freeway, or travel expenses for a sudden but necessary trip.

You can be a pretty good money manager and still experience the occasional event that throws you off your plans. The washing machine that was going to last 20 years? Sometimes it gives up as soon as it's out of warranty. And sometimes life presents opportunities that are too good to pass up—too good even if they aren't in your budget right this minute.

Personal loans are, well, personal.

Here are some expenses you might cover with a personal loan:

- Adoption services and incidentals
- Infertility treatments
- Jewelry
- Musical instruments
- Elective surgery
- Elective plastic surgery
- Orthodontia
- Tattoo removal
- Remodeling projects
- Funerals
- Large household purchases or services
- Weddings...or divorces
- Tax bills



NEW! FINANCIAL ADVICE COLUMN:



"Dear Melissa"

QUESTION:

What are some things I can do with my family under a small budget for summer vacation?

ANSWER:

When you are concerned about budget expenses and making sure you have some memorable days during the summer break, it can be frustrating. There are many trips you can make to have some wonderful memories! Here are the many places to visit for outdoor activities:

- Water Parks
- Local Zoos or Aquariums
- Ausable Chasm
- Breakneck Ridge
- Storm King Art Center
- Eternal Flame Falls
- Ithaca Falls

If it's a rainy day and you're looking for indoor activities:

- The local library
- Local Bookstore
- Indoor Playhouses
- The Kaatskill Kaleidoscope
- National Baseball Hall of Fame & Museum & so many more museums!
- Classic Tour of Yankee Stadium
- Palace Theatre

Check out if there are group deals or family deals if you must pay to enter. Many places have coupons or specials for families. There are so many local places within driving distance to go to and make great day trips! Have fun this summer and we can't wait to hear all about your travels!

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/UGFCU