

**“Superhero Saver!”
April is Youth Month!
Celebrate with us!**



Help your child to be a Superhero Saver! Celebrate with our younger members in April for financial well-being. Our credit union is part of a support system that can help our kids understand the importance of saving and developing good financial habits.

April Youth Month has giveaways, contests and lots of fun at the credit union!

SPRING SPECIAL!
Home Improvement Loan
Now through end of May 2024, 5.99% APR*, \$20,000 max, repay loan up to 5 years.
**Annual Percentage Rate (APR). Credit restrictions apply.*



- 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

- Monday, May 27, 2024 – Memorial Day Observed
- Thursday, July 04, 2024 – Independence Day Observed



**April - May - June 2024
Spring 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

Our 87th Anniversary
ANNUAL MEETING & DINNER
FRIDAY, MAY 3, 2024

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
UGFCU 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 Melissa Gaffney at
 315-733-1596 ext. 109 or toll-free 1-800-990-7499.
 Please make reservations by April 26, 2024.

Financial Checkup

Know Your Score
 Shape Your Future



We are now offering a financial check-up feature in home banking/mobile app. Go to “My Credit Score” today and start your assessment.

CLEAN UP YOUR CREDIT
 Get a free annual credit report from each of the 3 major credit reporting companies through annualcreditreport.com. Review each to see if there are errors and clear them up with the credit reporting companies.

SHRED DOCUMENTS YOU DON'T NEED
 Keep receipts until the warranties expire or the credit card statement arrives. Keep account statements and paystubs for one year, then shred them.

REVIEW REGULAR EXPENSES & PURGE
 Do you really need all those online subscriptions? Do you eat out more often than you need to? See where you can eliminate expenses on things you don't really use or can do without.

UPDATE BENEFICIARIES
 If there have been changes to your family, update your retirement and insurance accounts and review your will.

FINANCIAL ADVICE COLUMN:



“Dear
 Melissa”

Q: Why is there a hold on my checking account after I used my debit card?

A: Great question! Holds on your checking account can be daunting and confusing at times.

A merchant you've used your debit card with determines the amount of the hold. The credit union (or bank) then places the hold to ensure payment to the merchant. Typically, the hold will be placed for however much you have spent. However, there are some exceptions.

A gas station is a prime example. Most times when using your debit card with a gas purchase, merchants hold anywhere between \$1.00 - \$100.00. Within 3-4 days the full amount of the gas you have purchased will be removed from your checking account and the hold will drop off. Some merchants have their hold amount printed on their gas pumps now.

You may see when looking at your account online - pending transactions after using your debit card. Please note that you may also set up limits on home banking for your debit card along with notifications that will let you know each time your debit card has been used. This is a great tool to help stop fraud also!

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



Credit union members get all the good stuff like saving more than \$2 billion with Love My Credit Union Rewards.

Score amazing savings today!