UTICA GAS & ELECTRIC FEDERAL CREDIT UNION

Summer Member News

Sunshine, Savings & Smart Moves – Your Summer Update

Calendar:

July 4th, Closed Independence Day

September 1st, Labor Day

Location Hours:

Lobby:
Mon-Fri - 7:30 AM 4:00 PM
DRIVE-THRU:
Mon-Fri - 7:00 AM - 4:00PM

DRIVE-THRU NIGHT DEPOSITORY
7 Days a week/24 Hrs. Anytime

Mailing Address:

215 Old Campion Rd
New Hartford, NY 13413

Tel: (315)733-1596
Toll Free: 800-990-7499
Fax: (315) 733-0228
Online Access: Anytime
www.ugefcu.com

TIPS FOR GRADS

5 Money Tips Every New Grad Should Know

Whether you're a recent graduate, starting a new job, or simply entering a new phase of life, managing money well is one of the best ways to build confidence and stability. We're here to make that easier for you.

1. Create a Budget
Keep track of what you earn and spend. A budget helps you stay in control and make decisions you feel good about. Our mobile tools can help you get set up fast.

2. Build an Emergency Fund
Unexpected expenses are part of life. Aim to set aside at least $500 to cover surprises like car repairs or medical bills.

3. Start Building Credit
A solid credit history opens doors. Ask about our starter credit cards or credit builder loans designed to help you build credit the smart way.

4. Avoid Lifestyle Creep
It's tempting to splurge on upgrades, but keeping spending in check now can give you more freedom later.

5. Choose a Financial Partner That Cares
From free checking to personalized support, we're here to help you grow with confidence.

MEMBER PERKS

Take a Break, with Skip-A-Pay

Life gets busy—and expensive. Whether you're planning a trip, covering unexpected costs, or just want a little extra breathing room, **Skip-A-Pay** is here to help you pause a payment, not your plans.

Fast & Easy Application
No paperwork jungle here. Apply online or give us a call—it's that simple.

Subject to approval. Interest will continue to accrue during the skipped period. Skipping a payment will extend the loan term and may increase the total finance charges. Certain restrictions apply. Contact us for eligibility details and to request a skip.

RECREATIONAL LOANS

Let's Talk Recreational Loans: Fun That Gives Back

Thinking about a boat, camper, or maybe that motorcycle you've had your eye on? Here's something you might not know—when you finance that adventure through your credit union, it's not just about you (though we love that it is!). You're also giving back to fellow members because your loan helps support the entire credit union community.

Here's the Deal
Recreational loans are built for the fun stuff—boats, ATVs, campers, jet skis, and more. They come with better rates and flexible terms because we know these aren't just purchases—they're part of how you recharge, make memories, and enjoy life.

Why Go Through the Credit Union?
When you borrow from your credit union, you're borrowing from people just like you—friends, neighbors, other members. And when you repay your loan, those funds go right back into the pot to help the next member do something awesome too. It's a full-circle kind of thing.

Bonus Perks:

- Lower rates than big banks
- Local decisions and friendly faces
- Pre-approval that lets you shop with confidence

Thinking About it?

Even if you're still in the "just looking" phase, we're happy to walk you through your options. There's no pressure—just real talk and real support.

ATV/JetSki LOANS
AS LOW AS
6.25 % APR*
• **No application fee**

REWARDS CREDIT CARD
AS LOW AS
8.90 % APR*
• **No application fee**
• No Annual Fees
• **1.5 points per $1.00 Rewards**

AUTO/BOAT/RV
AS LOW AS
LOANS
4.99 % APR*
• **No application fee**

*Terms: Annual Percentage Rate (APR) shown represents the lowest possible rate for each loan type and term. Rate and term based on credit score and history. Rates and terms subject to change without notice. Not all applicants will qualify for the lowest rate. Federally Insured by NCUA. Equal Housing Lender.