

SAVINGS AND LOAN RATES AS OF 3/31/2019

FOR CURRENT RATES CALL THE CREDIT UNION OFFICE

REGULAR SHARES 0.40% PAYS MONTHLY
WITH APY 0.401% (\$50.00 MIN TO EARN)

DAILY MARKET 0.50% PAYS MONTHLY
WITH APY 0.502%
\$2,000.00 MIN (RATE SUBJ. TO CHG. MONTHLY)

IRA SHARES 1.00% PAYS QUARTERLY
TRADITIONAL, ROTH, COVERDELL EDUCATION
WITH APY 1.004% (RATE SUBJ. TO CHG. QUARTERLY)

CLUB ACCOUNTS 0.50% PAYS MONTHLY
WITH APY 0.502%
6 MO. SHARE CERT. 1.000% PAYS MONTHLY
WITH APY 1.004%

12 MO. SHARE CERT. 2.250% PAYS QUARTERLY
WITH APY 2.302%
30 MO. SHARE CERT. 2.750% PAYS QUARTERLY
WITH APY 2.819%

ALL SHARE CERTIFICATES HAVE \$1,000.00 MINIMUM

ALL LOAN RATES QUOTED ARE "AS LOW AS" AND SUBJECT TO CHANGE WITHOUT NOTICE. (Excluding Home Equity Line). Loan and Visa rates quoted are Annual Percentage Rate.

PERSONAL (unsecured) 8.00%
SHARE SECURED 4.00%
VEHICLE RATES (auto, truck, motorcycle, boat)
NEW 2.25%
USED 2.50%

RV/MOBILE HOME (motor homes, campers, trailers) (subtract 0.50% for mobile homes) 5.00%
OTHER RV'S (snowmobile, jet ski, dirt bike, equipment) 4.00%
HOME EQUITY LINE (based on 6 mo. T-Bill + 3.50% Min. 4.80% (Call office for current rate)

VISA® CREDIT CARD 9.95% NO ANNUAL FEE

Board of Directors Ron Hamlin – Pres.
Jim Curtacci – Vice Pres.
Marcie Gallagher – Treas.
Roy Haller -- Secretary
Dennis Boj dak
Jeff Gardner
Paul Sharpe
Mike Fitzgerald

Supervisory Comm. Paul Sharpe - Chairman
John Clair
David Millbower
Patrick Gallagher, CEO



Are you...
Wired IN?
Spring 2019



**2812 GENESEE STREET
UTICA, NY 13502
315-724-5133**

www.utelfcu.net



Celebrating 62 Years!

Did you know?...

OFFICE CLOSINGS – The credit union office will be closed on Monday, May 27th in observance of Memorial Day, Thursday, July 4th in observance of Independence Day and Monday, September 5th in observance of Labor Day. Please keep in mind that UTELCU is part of the ShareNet and CO-OP fee-free ATM networks! With over 30,000 locations throughout the United States and Canada and the convenience of direct deposit and free Online Banking and Bill Payment, you have access to your accounts 24/7! On the go? CO-OP locator apps are available for both iPhone and Android devices!! See our website for details.

OUR CONDOLENCES – To those who lost family members in the past year, the credit union staff would like to extend our sincerest sympathies. We make every effort to correct our mailing lists as soon as possible when notified of a death. We apologize if you are still receiving mail in the name of a deceased loved one.

ACCOUNT DORMANCY – Review your statements when you receive them. Please make a financial transaction on your account at least once every 12 months to keep your account from becoming "dormant" and incurring a dormancy fee. Please refer to the Fee Schedule in this edition of Wired In. If you still have questions or concerns, call us! We will be happy to assist you!

ATTENTION SNOWBIRDS!! – To ensure you receive your credit union statements and correspondence, please let us know when you have returned from your warm winter home!

IMPORTANT NOTICE – Our Privacy Policy – What Does Utica District Telephone Employees Federal Credit Union Do With Your Personal Information? – is available for review on our website. If you require a printed version, please call us. We will be happy to assist you!

(POST ON YOUR REFRIGERATOR AS A REMINDER TO SIGN UP!!!)



62nd ANNUAL MEMBER MEETING

Please join us as we celebrate
62 years of personalized financial service to YOU, our Members!!!

We will have a brief meeting to be followed by:

Complimentary Beer, Wine & Soda

*** Door Prizes***

*** Music by Joe Angerosa***

Buffet Dinner

Thursday, April 18, 2019

5:30 PM

**Twin Ponds Golf and
Country Club**

**169 Main Street
New York Mills**

RESERVATIONS REQUIRED!!

We would love to have you come to UTELCU's 62nd Annual Meeting! Complimentary evening for members, if you would like to bring a guest and they are not a member, the fee is \$10. If you have a co-worker or family member who is not already a member, ask them to join the Credit Union so they can attend too!! We must keep UTELCU going strong for future generations!! Please RSVP before Friday, April 12, 2019.

April is Youth Month!



The Future is Yours

⇒ *Picture it!* ◊ *Save for it!* + *Share it!* ⇐

Dreaming of our ideal future delights and inspires us. Children, with their fertile imaginations, are particularly good at dreaming. But to make dreams come true, you need to have clear goals and, very likely, save some money to make them happen. Credit unions can help their members on both counts.

Our theme for Youth Month this April, is [“The Future is Yours: Picture it! Save for it! Share it!”](#)

We’re encouraging all members, particularly our youngest, to write down their dreams, create vision boards, and encourage each other. These activities will help lay the groundwork for their future success.

Putting your dreams and goals down on paper where you can see them every day actually helps you achieve them! Studies were conducted at Dominican University on the science of goal setting. The results revealed that writing down your goals on a regular basis makes you 42% more likely to achieve them than if you don’t record them. They determined that using your imagination (right/creative brain) and writing those plans down (left/logical brain) engages your whole brain, including your subconscious. This makes it easier for you to find and seize opportunities that will help you achieve your goals, as well as keep you motivated.

Young members who begin a habit of envisioning and recording their goals are more likely to achieve future goals as adults. This year’s Youth Month theme will give your members the encouragement they need to start this habit.

This April, we’re celebrating Youth Month. During the week of April 15th, we will have special give-aways and treats for our young savers! We encourage you to bring your children into the credit union to open an account, make a deposit and encourage them to write down their dreams and goals! Our Telly the Turtle Children’s savings program is a perfect tool to begin their life-long journey to responsible saving habits and it will also introduce them to the wonderful world of credit unions and our mission of “People Helping People”.



Protect Yourself from Fraud



Thieves. They may contact you in person, by phone, mail or email, or through the internet to try to trick you into giving out personal information. Don’t fall for pressure tactics and never react quickly or impulsively to offers or requests. Be wary of “imposter” scams. Fraudsters pretend to be family members, friends, government agencies or businesses trying to get your private information and account numbers. Visit [NCUA’s Fraud Prevention Center](#) to learn more about how to protect your personal information and your money!

UTELFCU FEE SCHEDULE

Share Draft Account

Stop Payment	\$10.00
Returned Item	15.00
Transfer Fee	5.00

Other Account Fees

Phone Transfers	FREE
Phone Balance Inquiries	FREE
Notary Public	FREE
Money Orders	\$ 1.00
Photocopy	1.00
Address Change – Failure to Notify	1.00
VISA® Gift Card	5.00
Returned Deposited Check	10.00
Dormancy Fee	5.00

Accounts without activity for one (1) year are considered dormant. A fee of \$5.00 per month will be charged on dormant accounts. Our Share Draft accounts have NO monthly service charges. We also offer **FREE** Online Banking and Bill Pay, **FREE** e-statements, and **FREE** Debit MasterCard® with access to over 30,000 fee-free ATM locations throughout the U.S. and Canada. Just one more reason to do all of your banking with UTELCU!!

**Virtual Branch
Online Enrollment
is available now!!**
**Access your accounts,
transfer money and
pay your bills 24/7**
ENROLL TODAY!!

UTELFCU Mortgage and Home Equity Options

Look to your hometown credit union UTELCU, if you are in the market for a mortgage or home equity line of credit. Considering refinancing your existing mortgage with another institution? We have in-house mortgage options with terms up to 30 years, as well as offerings with our partners, [OwnersChoice Funding](#) and [Homeowners Advantage](#). Call us or stop in to discuss all of your financing options. We want to help you to realize your dreams and find that perfect fit for your visions and budget!

VEHICLE SHOPPING?

Spring is finally here!! If you are in the market for a vehicle, motorcycle or boat, get pre-approved first!! We will provide friendly and confidential service, as well as some of the lowest interest rates around, optional payment protection available upon qualification, plus the convenience of automatic monthly payments directly from your UTELCU account. Keep our credit union strong and choose UTELCU as your your auto loan destination. Our [loan applications](#) are conveniently located on our [website](#) for you to print out and submit. Questions? Give us a call at 315-724-5133. We will give you the personalized service you expect and deserve!



Thank you for your continued support of the Children’s Miracle Network for Mohawk Valley Health Services by your purchase of chocolate candy bars. We appreciate your sweet tooth!!