

SAVINGS AND LOAN RATES AS OF 3/31/2020

FOR CURRENT RATES CALL THE CREDIT UNION OFFICE

REGULAR SHARES WITH APY	0.40% PAYS MONTHLY 0.401% (\$50.00 MIN TO EARN)
DAILY MARKET WITH APY \$2,000.00 MIN	0.50% PAYS MONTHLY 0.502% (RATE SUBJ. TO CHG. MONTHLY)
IRA SHARES TRADITIONAL, ROTH, COVERDELL EDUCATION WITH APY	1.00% PAYS QUARTERLY 1.004% (RATE SUBJ. TO CHG. QUARTERLY)
CLUB ACCOUNTS WITH APY	0.50% PAYS MONTHLY 0.502%
6 MO. SHARE CERT. WITH APY	1.000% PAYS MONTHLY 1.004%
12 MO. SHARE CERT. WITH APY	2.250% PAYS QUARTERLY 2.302%
30 MO. SHARE CERT. WITH APY	2.750% PAYS QUARTERLY 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 **Supervisory Comm.**

Ron Hamlin – Pres.	Paul Sharpe - Chairman
Jim Curtacci – Vice Pres.	John Clair
Marcie Gallagher – Treas.	David Millbower
Roy Haller -- Secretary	
Dennis Bojdak	Patrick Gallagher, CEO
Jeff Gardner	
Paul Sharpe	
Mike Fitzgerald	

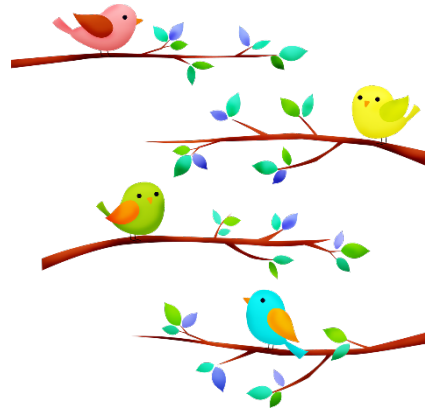


Are you... Wired IN? Spring 2020



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

www.utelfcu.net



Celebrating 63 Years!

Did you know?...

OFFICE CLOSINGS – The credit union will be closed on Monday, May 25th in observance of Memorial Day, Friday, July 3rd in observance of Independence Day and Monday, September 7th in observance of Labor Day. Our Sharenet ATM is now in service and available 24/7, and is surcharge-free for UTELFUCU card transactions. UTELFUCU is also part of the CO-OP network of over 30,000 surcharge-free ATMs located throughout the United States and Canada. CO-OP Locator Apps are available for Android and iPhone devices. See our [ATM webpage](#) for more information.

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!!!)



63rd ANNUAL MEMBER MEETING

Please join us as we celebrate 63 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 23, 2020

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 UTELFUCU's 63rd Annual Meeting! This is a complimentary evening for members. If you would like to bring a guest and they are not a member, the fee is \$15. 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 UTELFUCU going strong for future generations!! Please RSVP before Friday, April 17, 2020.



April is Youth Month!



Share, spend and save at your credit union

Providing financial education embodies the movement's 'people-helping-people' philosophy. The theme for this year's Youth Month is "Money Magic. Share, Spend and Save at Your Credit Union". Together, we're encouraging our youngest members to learn common financial concepts kids should understand:

- Saving
- Spending
- Charitable giving
- Investing
- Budgeting

As more Americans seek financial guidance and more credit unions begin to offer services like financial counseling, it's essential to consider initiatives that also educate young members. If parents have trouble managing money, you can imagine that it's going to be even more challenging for them to have conversations about money with their kids. Utica District Telephone Employees FCU can serve as an important ally for parents in their mission to teach their kids to be financially responsible.

If you have been wondering how to empower youth to save for their future. Youth Month is a great opportunity to start or boost your youth initiatives! Join us on Thursday and Friday, April 23rd – April 24th. We will have give-a-ways and treats for our young members as we, and other credit unions across the country, focus on educating youth about financial health. This year's kid-friendly theme emphasizes the benefits of wise saving and spending using a cast of whimsical, kid-friendly characters. This celebration is a great time to engage kids at UTELCU and within your community to help them develop healthy money habits.

UTELFCU FEE SCHEDULE

Share Draft Account

Stop Payment	\$15.00*
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

*Stop Payment Fee is increasing to \$15.00 effective June 1, 2020. Accounts without financial 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** Mobile Banking with Remote Deposit Capture, **FREE** e-statements, and **FREE** Debit MasterCard® with access to over 30,000 fee-free ATM locations throughout the U.S. and Canada, including here at the Credit Union! Just one more reason to do all of your banking with UTELCU!!

IRA Beneficiary Checkup

Are your IRA beneficiaries up to date? Life changes occur from time to time and it is important to ensure we have the most up to date beneficiary and beneficiary contact information on file for your IRA. A simple phone call to the credit union can put your mind at ease. Call us at 315-724-5133 to begin your IRA checkup today!

How UTELCU is Responding to the Coronavirus

The health and safety of our members and staff continue to be of utmost importance at UTELCU.

In regards to the Coronavirus (COVID-19), our credit union is aware of the situation and we are currently taking steps to prepare in the event of an emergency. This includes the impact an emergency situation may have on our membership and staff.

Everyone should begin practicing these basic preventative measures to reduce the spreading of germs and better protect your health:

- Wash your hands frequently
- Stay at least six feet away from someone coughing or sneezing
- Avoid touching your eyes, nose and mouth
- Cover your nose and mouth when you cough or sneeze
- If you have a fever, cough and difficulty breathing, seek medical care early
- Stay home if you feel unwell

At this time, we highly encourage our community to stay informed about the Coronavirus from a reputable resource such as those listed below.

- The [World Health Organization \(WHO\)](#) has valuable resources including protective measures, practicing food safety, staying healthy while traveling and more.
- The [Centers for Disease Control and Prevention \(CDC\)](#) also provides information about how the Coronavirus spreads, symptoms, prevention, testing and more.

We also encourage our members to utilize the following services to allow for easy access to your UTELCU accounts.

- [Online Banking and the UTELCU Mobiliti™ App \(including Remote Deposit Check Capture\)](#)
- [Debit Card](#)
- Utilizing [ATMs](#)
- [Direct Deposit](#)
- [EZCard for VISA Credit Card](#)
- Night Drop Service

Please remember that, unlike a hurricane or earthquake, COVID-19 cannot physically affect any electronic banking or payment systems. For this reason, you will continue to have uninterrupted access to all your funds through ATMs, online banking, debit cards, and credit cards. If you have our online banking app, you can even deposit checks from anywhere you have an internet connection. So, if there ever comes a time when you want to minimize your exposure to large groups of people, you can rest assured that you will always have access to your money at UTELCU.

For any questions on setting up any of these services, please call us at 315-724-5133 during regular business hours or email us at utelfcu@utelfcu.net.

The Board of Directors, Management and Staff of the Credit Union would like to take this opportunity to thank you for your membership. We invite you to stop and see the completed renovations. Our ATM is now in service and surcharge free for UTELCU card transactions. In near future we will launch an upgraded Online Bill Payment service which will include Popmoney®, A2A and more! Visit our website for details as we get closer to the roll out date. Have a happy and healthy summer!!