

**SAVINGS AND LOAN RATES AS OF 12/31/2020**

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	0.50% PAYS MONTHLY 0.502%
\$2,000.00 MIN	(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	0.750% PAYS MONTHLY 0.753%
12 MO. SHARE CERT. WITH APY	1.000% PAYS QUARTERLY 1.004%
30 MO. SHARE CERT. WITH APY	1.250% PAYS QUARTERLY 1.256%

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 the 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
Paul Sharpe	
Mike Fitzgerald	



Federally Insured by NCUA

Are you...

*Wired*IN?

Winter 2021



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

**www.utelfcu.net**



*Celebrating 64 Years!*

Did you know?...

**HAPPY NEW YEAR!** – We truly appreciate your thoughtfulness and warm holiday wishes. The cards, candy and treats remind us that UTELCU members are THE BEST!!! We wish you a very happy, healthy and prosperous 2021!

**CLOSINGS** – The credit union will be closed on Monday, January 18<sup>th</sup> in observance of Martin Luther King, Jr. Day, and Monday, February 15<sup>th</sup> in observance of Presidents' Day. Our on-site Sharenet ATM is available 24/7, and is surcharge-free for UTELCU branded cards. UTELCU is also part of the CO-OP network of nearly 30,000 surcharge-free ATMs located throughout the United States and Canada. CO-OP Locator Apps are available for Android and iPhone devices. Please visit our [ATM webpage](#) for Sharenet and CO-OP locations.

**ATTENTION SNOWBIRDS** – While many of our members may decide against out of state travel due to COVID-19 concerns, if you do decide to travel to your warm winter home, please let us know in order to ensure you receive your statements, correspondence, and the ability for the credit union to process card transactions without disruption. It is important to advise us when you leave *and* return from your travels.

**IS YOUR CONTACT INFO UP TO DATE?** – It is important to let us know when you have moved, changed phone numbers or your email address has changed. Failure to notify us of a change could result in our inability to contact you in a timely manner, which could result in unanticipated fees. Updates must be done in person, in writing, or through our Online Banking site.

**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 we are notified of a death. We apologize if you are still receiving mail in the name of a deceased loved one.

**STAY INFORMED** – New York State winters can occasionally force a change in our normal business hours of operation. Please refer to our website for alerts and also our Facebook page. When deemed necessary, we will also post closings on several local radio and television stations.

**THANK YOU!** – On behalf of all of us here at the Credit Union, we sincerely thank you, our members, for your generous donations of food, money, winter-weather hats, gloves, mittens and scarves for the Utica Rescue Mission. The annual Spectrum Toys for Tots campaign was also a success with many toys collected for Operation Sunshine. Throughout the year UTELCU continues to sell candy for the Children's Miracle Network Hospitals, in addition to our staff's continued support of the United Way of the Mohawk Valley. We would like to take this opportunity to thank each and every member who participated in our efforts to help our community. We couldn't do it without YOU!!

**SAVE THE DATE** – UTELCU will hold our Annual Member Meeting Thursday, April 22<sup>nd</sup>. Details will follow in our spring edition of Wired IN.

**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. You may want to consider automatic periodic transfers to a child or grandchild, or Deduct A-Buck! If you have questions or concerns, please call us! We will be happy to assist you.

**2021 SCHOLARSHIP DEADLINE** – All New York State Credit Union Association Statewide Scholarship applications MUST be submitted online no later than Friday, January 8, 2021. Please visit our website or call the office for details.

**LIKE US ON FACEBOOK** – Stay informed between our quarterly newsletters! In the event of a special announcement or event, besides our website, it is the next best place to visit on the web to stay in the know. Our page is not only informative, but educational too!

## New Year, New Start!

UTELFCU has a better way to pay your bills and your friends! The new year is the perfect opportunity for a fresh start. Manage your money and manage your bills with **FREE** Online Banking and Mobiliti™ Mobile Banking with Bill Pay! \*

Our Online Bill Pay features better cash flow control, the ability to accept electronic bills, Popmoney® and A2A! You can view and pay your bills, pay your family and friends and transfer money from your account to an account in your name at another institution, all from one convenient place, at home or on the go!!

UTELFCU's Mobiliti Mobile Banking App also features Remote Deposit Capture! Deposit checks without leaving home.

Save time, save money on postage, and stay organized! Resolve to go green by signing up for e-Statements too! We provide links on your e-Statement to our quarterly newsletter and promotions! We have all the services you need to keep you organized in 2021!!

\*You must have a Share Draft Account in order to utilize Bill Pay and Bill Pay features. If you do not have a Share Draft account and would like to open one, let us know and we can process your request in person or by mail. Subject to approval. Certain transaction fees may apply. For more information regarding fees, please visit <https://www.utelfcu.net/fee-schedule/>

### **\*Attention Online Banking Users\***

On January 21, 2021 we're giving your online banking a clean, fresh look, including:

- The logon ID and security code all on one screen for quick access
- A redesigned My Accounts page with a clear view of accounts, total deposits, loans and investments
- An enhanced Quick Transfer window that makes moving money even easier.

In a time when nothing seems simple, we want your online banking experience to be as pain-free as possible. Please contact us with any questions or concerns.

## Get Your Maximum Refund and Special Savings on TurboTax



Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by -- and can even do your taxes for you, start to finish. UTELFUCU members **save up to \$15** when you **start TurboTax now!**

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

## Insurance Designed for Credit Union Member Like YOU!

TruStage® insurance products and programs are designed for credit union members. You deserve competitive rates, helpful guidance, and simple, straightforward insurance brought to you by UTELFUCU. TruStage can help you get coverage that fits your needs and your budget. It's all part of smart planning and protecting what matters most. Visit our website for more information.

TruStage® Insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and Home are issued by leading insurance companies. The insurance offered is not a deposit and is not federally insured, sold or guaranteed by UTELFUCU. Product availability and features may vary by state.

## Introducing Virtual Visa® Gift Cards



Introducing Virtual Gift Cards by Visa® through CUMoney®! Online gift-giving made easy! Virtual Gift Cards are \$5.00 each and can be purchased in increments between \$10 to \$1,000. Virtual Visa Gift Cards may be used exclusively for online shopping. To purchase, simply provide your contact information and the name, email address and mobile telephone number for the recipient. Once activated, the cards are available for immediate use. Our traditional plastic Visa Gift cards as well! More flexibility, more convenience, all from your trusted Credit Union of choice, UTELFUCU! Ask us for details today!!



## Love My Credit Union® rewards

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why UTELFUCU saves you money through exclusive member-only offers through our trusted partners. From Turbo Tax®, CarAdvise, LMCUR Powersports, RV & Boat Buying Program to SimpliSafe™, the #1 expert pick for home security! Check them out and start enjoying credit union benefits you never knew you had. Visit the [Love My Credit Union Rewards page](#) on our website for our participating partners.

Learn all about how your UTELFUCU membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

## Saving for Retirement

Tax time is right around the corner! Opening or funding an IRA here at UTELFUCU is easy! We offer Traditional, Roth and Coverdell Education IRAs. Our rate is competitive and your IRA account is separately insured up to \$250,000 through NCUA. Ask us for details on your next visit, or simply call us! We will be happy to help you.

## Tangled up in Holiday Debt? Straighten out your finances with UTELFCU's Visa Balance Transfer Offer!!



Use your existing UTELFUCU Visa® credit card to pay off high interest credit card debt or loans from other institutions at a low introductory rate of 1.99% Annual Percentage Rate!! Balance transfers accumulated during the promotional period of January 1, 2021 through February 28, 2021 will remain at 1.99% APR until 12 months from the date of the first transfer at which time they will revert to the current Visa interest rate of 9.95%. Refer to our website or call our office for details and restrictions. Subject to approval. Excludes existing UTELFUCU credit card balances and loans. This offer is for a limited time and good for balance transfers only. Call us today!

## Happy New Year!

The Board of Directors and Staff thank you for your membership, and wish you luck, prosperity and health. Your continued membership is important to us. Please keep the credit union strong by referring us to family and co-workers.