

SAVINGS AND LOAN RATES AS OF 3/31/2021
 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	

Are you...
Wired IN?
Spring 2021



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

www.utelfcu.net



Celebrating 64 Years!

Did you know?...

OFFICE CLOSINGS – The credit union will be closed on Monday, May 31st in observance of Memorial Day, Monday, July 5th in observance of Independence Day and Monday, September 6th in observance of Labor Day. Our onsite ATM is available 24/7, and is surcharge-free for UTELFUCU branded cards. UTELFUCU is part of the Sharenet and CO-OP networks with 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 or set up an automatic transfer 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!

ANNUAL MEMBER MEETING ANNOUNCEMENT

Due to current COVID-19 restrictions, the 64th Annual Member Meeting, which usually is held in April, has been postponed until further notice.

Once we have rescheduled the meeting, we will post it on our website, as well as our Facebook page and direct *email*. If you do not receive emails from UTELFUCU but would like to opt in, please visit <http://eepurl.com/dJLmrI>.

April is Youth Month!



Each April, National Credit Union Youth Month serves to encourage children to develop healthy saving habits by making savings fun and exciting. UTELFUCU is here to help them through their financial journey.

This year’s theme, “Be a credit union saver and your savings will never go extinct.” is an adventurous fun-filled way to teach our youngest members the importance of saving, not only for today and tomorrow, but for a lifetime.

Bring your children in during the month of April and allow them to deposit to their account here at UTELFUCU. Together we can instill the value of savings for years to come.

UTELFCU FEE SCHEDULE

Share Draft Accounts	Fees
Stop Payment Request	\$15.00
Returned Item (NSF)	\$15.00
Transfer Fee (NSF)	\$ 5.00
Personal Checks	Per Catalog Price
Optional Online Bill Pay Features	
Bill Pay Overnight Check	\$14.95
Same Day Bill Pay	\$ 9.95
*Popmoney®	
Send Money (3-Day)	\$ 0.75
Send Money (Next Day)	\$ 1.50
Request Money	\$ 0.75
Popmoney Stop Pay	\$15.00
e-Greetings	Free
Account to Account (A2A)	
Incoming Transfer	Free
Outgoing Transfer	\$ 1.00
Other Fees	
Phone Transfers	Free
Phone Balance Inquiries	Free
Notary Public	Free
Corporate Drafts	Free
Money Orders	\$ 1.00
Photocopy	\$ 1.00
Address Change-Failure to Notify	\$ 1.00
Visa® Gift Cards	\$ 5.00
Returned Deposited Check	\$10.00
Dormancy Fee	\$ 5.00/month
Research Fee	\$20.00/hour

*Popmoney® soon to be replaced by Zelle®. 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!

Mortgage and Home Equity Options



Your home. Your Dream. Your Sanctuary.

In the past year we have been home. We have had to adapt to changes all around us. Do you need a larger home? Perhaps you need to downsize? Want to make some improvements your family will enjoy for years to come?

Look to your hometown credit union, UTELCU, if you are in the market for a mortgage or home equity line of credit to help make those changes become reality. With our partners, OwnersChoice Funding and Homeowners Advantage, as well as in-house options, we will help you find that perfect fit to make your home, your dream, your perfect sanctuary, your happy place.

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. **UTELFCU 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.

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!

Dream It...Do It!!!

Home improvement begins with a loan from UTELCU!

Rates as low as

4.99% APR*

Maximum Loan Amount
\$10,000.00

Maximum Term

60 Months

*Annual Percentage Rate. Loans subject to approval. Excludes existing UTELCU loans and VISA. Restrictions apply. Call us for details today! Offer expires 5/28/21.

The Board of Directors and Staff of UTELCU thank you for your membership. We strive to bring you the products and services you need to manage your financial needs. We wish you a healthy and happy spring season, and look forward to seeing you soon.