

**SAVINGS AND LOAN RATES AS OF 9/30/2021**

FOR CURRENT RATES CALL THE CREDIT UNION OFFICE

REGULAR SHARES WITH APY	0.400% PAYS MONTHLY 0.401% (\$50.00 MIN TO EARN)
DAILY MARKET WITH APY	0.500% 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	0.500% 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% (48 Months)
USED	2.50% (48 Months)
RV/MOBILE HOME (motor homes, campers, trailers) (subtract 0.50% for mobile homes)	5.00% (48 Months)
OTHER RV'S (snowmobile, jet ski, dirt bike, equipment)	4.00% (24 Months)
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?

Autumn 2021



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

[www.utelfcu.net](http://www.utelfcu.net)



Celebrating 64 Years!

Did you know?...

**CLOSINGS** – The credit union will be closed on Monday, October 11<sup>th</sup> in observance of Columbus Day, and Thursday, November 11<sup>th</sup> in observance of Veteran’s Day. We will also be closed on Thursday and Friday, November 25<sup>th</sup> and 26<sup>th</sup> in observance of Thanksgiving. UTELCU will close at 12pm Friday, December 24<sup>th</sup> in observance of Christmas. We will also close at 12pm on Friday, December 31<sup>st</sup> in observance of New Year’s Eve. Our on-site 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.

**SERVICE RECOGNITION** – Congratulations to Jackie Fox who retired on Friday, July 30<sup>th</sup> after 24 years of service to the credit union. Her caring nature was apparent to our members and staff throughout the years. From all of us at UTELCU, thank you for your dedication and service to the members of UTELCU!

**ATTENTION SNOWBIRDS** – To ensure you receive your statements, correspondence, and the ability for the credit union to process card transactions without disruption, please let us know when you leave *and* return from your warm winter home.

**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.

**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 secure Online Banking site.

**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, which helps support the Credit Union Movement! If you have questions or concerns, please call us! We will be happy to assist you.

**ENJOY A SWEET TREAT** – Enjoy a chocolatey treat on your next visit to the credit union. Each purchase helps us support the Children’s Miracle Network Hospital, Mohawk Valley Health Systems!

**LIKE US ON FACEBOOK!** – Stay informed between our quarterly newsletters! In the event of a special announcement or event, it is the next best place on the web to stay in the know! Our page is not only informative, but educational too! [Like us](#) today!

## Building Financial Health for a Brighter Tomorrow



On October 21, 2021, UTELCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. UTELCU is honored to be a part of this proud tradition.

UTELFCU would like to remind our members that we are here to assist you with all of your financial needs. We have the resources and products available that can assist you with your financial goals and dreams for *YOUR* brighter tomorrow!

### IRA Beneficiary Checkup

Are your IRA beneficiaries up to date? Life changes can 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!

## 2022 Statewide College Scholarship



If your high school senior will be attending two or four-year college next year, make sure they apply for the 2022 New York Credit Union Association Statewide College Scholarship program. Applications and detailed information are available on [UTELFCU's Scholarship webpage](#). The student must be a member in good standing of UTELCU in order to participate. If you have any questions, please call us at 315-724-5133.

## GIVING BACK TO THE COMMUNITY



With the continued support from our generous members, UTELCU will once again be accepting non-perishable food and/or monetary donations until Thanksgiving to benefit the Utica Rescue Mission. We will also be accepting new or gently used winter hats, mittens, gloves and scarfs which will also benefit those in need through the Mission.

After Thanksgiving we will be collecting unwrapped toys for Spectrum Cable's Toys for Kids annual toy drive, until Friday, December 17<sup>th</sup>. Together with our members we are able to carry on the credit union philosophy of "people helping people", and help make those who are less fortunate have a happy holiday season. THANK YOU!!!

## Gift-Giving Made Easy!!



Visa® Gift Cards are perfect solution for your gift-giving needs. Choose from traditional plastic gift cards or our recently added virtual cards. CUMoney® cards are available in increments between \$10 to \$1,000. Virtual 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. Gift cards are \$5.00 each and available right at the teller window! Flexibility and convenience, all from YOUR trusted credit union, UTELCU! Ask us for details today!

## Rates are Falling! A New Ride is Calling!!



## Auto, Boat & Motorcycle Loan Special

Rates as low as

# 1.75%<sup>APR\*</sup>

\*Annual Percentage Rate. Refinance your existing Auto, Boat or Motorcycle loans from another institution and save an additional .25%. Loans are subject to approval. Excluded existing UTELCU loans. Promotional rate expires 11/30/2021.

## All is Calm...All is Bright Christmas Loan Special



Rates as low as

# 3.99%<sup>APR\*</sup>

## \$2,400 Maximum Amount 12-Month Maximum Term

Subject to approval. Restrictions apply. Call for details. Expires 12/31/2021.

Payment Example: \$2,400 @ 12 months @ 3.99% with 30 days to 1<sup>st</sup> payment = \$204.32



The Board of Directors and Staff of UTELCU would like to wish our members and families a happy and healthy holiday season. Keep YOUR credit union strong! Offer the gift of membership to your family and coworkers. Together we can ensure UTELCU stays strong for many years to come!