

SAVINGS AND LOAN RATES AS OF 12/31/2021

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 \$2,000.00 MIN	0.500% 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	0.500% 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 – President	David Millbower - Chairman
Jim Curtacci – Vice Pres.	John Clair
Marcie Gallagher – Treas.	Paul Sharpe
Paul Sharpe -- Secretary	
Dennis Bojdak	Patrick Gallagher, CEO
Roy Haller	
Mike Fitzgerald	



Federally Insured by NCUA

Are you...

Wired IN?

Winter 2022



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

www.utelfcu.net



Celebrating 65 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 2022!

CLOSINGS – The credit union will be closed on Monday, January 17th in observance of Martin Luther King, Jr. Day, and Monday, February 21st in observance of Presidents' Day. 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.

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.

IS YOUR CONTACT INFO UP TO DATE? – It is important to let us know when you have moved, updated your phone number, 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.

SAVE THE DATE – UTELCU will hold our Annual Member Meeting Thursday, May 19th. Details will follow in our spring edition of Wired IN.

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 jackets, 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!!

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.

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!

CHANGE IN TERMS NOTICE – The Fee Schedule on the following page will go into effect on March 1, 2022.

Fee Schedule

Accounts Related Fees	Fee
Stop Payment Request	\$15.00 each
Returned Item (NSF)	\$25.00 each
Overdraft Transfer Fee (NSF)	\$ 5.00 each
Debit Card Replacement	\$10.00 each
Expedite Replacement Debit Card	\$25.00 each
Personal Checks	Per Catalog
Share Draft Copy	\$ 5.00 each
Protest Fee	\$15.00 each
Other Service Fees	
Phone Transfers	Free
Phone Balance Inquiries	Free
Notary Public Service	Free
Home Banking & Bill Pay	Free
Mobile Banking & Remote Deposit Capture	Free
VISA Gift Cards	\$ 5.00 each
Money Orders (Limit \$1,200)	\$ 1.00 each
Teller Checks	\$ 1.00 each
Teller Check Copy	\$ 5.00 each
Research Fee	\$20.00/hour
Statement Copy / Activity Printout	\$ 1.00/page
Photocopy	\$ 1.00/page
Fax Service	\$ 1.00/page
Returned Deposited Item	\$10.00 each
Legal Process Fee	\$25.00 each
Dormant Account (after 1 year of inactivity)	\$ 5.00/Mo.

Announcing ZeIle®

“A fast way to send money to people you trust. ”

With ZeIle®, you can send and receive money with friends and family in minutes¹ even if they have different financial institutions¹. Paying people back used to be awkward and time-consuming. Writing checks, breaking a \$20, choosing between too many options. It was clunky. With ZeIle®, we’ve taken the hassle and delays out of sending and receiving money.

It’s simple. It’s quick. And your money goes directly from your Share Draft account to their account—no stops in between. For more information, please visit our [ZeIle® webpage](#).

1 U.S. Share Draft checking with UTELCU Online Banking with Bill Pay is required to use ZeIle® directly through UTELCU Online Banking and/or our Mobiliti™ Mobile App. Transactions between enrolled consumers typically occur in minutes and generally do not incur transaction fees. Terms and Conditions apply. 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.

Your Credit Union Accounts

Planning ahead for life events now could ultimately give you and your family peace of mind later. Take the time now to ask us how your account(s) are designated here at UTELCU.

While our staff cannot advise you on what is best for you and your family, we can assist you with signing the proper documents to ensure your accounts are in line with your wishes.

HAPPY 65th ANNIVERSARY!



Let’s take a moment to reflect. It’s truly amazing how much our community, country and world has changed in the past 65 years. How we communicate, travel and go about our day has greatly evolved. As technology and methods of communication have made staying in touch with our loved ones easier, there are some things that have not changed. That is our commitment to YOU, our members! We have been working hard to bring you the products and services that keep you and your family’s financial goals on track. While our offerings have stayed competitive with big-name institutions, the concern for our member’s financial fitness has always been first and foremost. WE TRULY CARE and are here to HELP.

So, whether you are ready to retire, or are just starting your life’s journey, we are honored to be your financial institution of choice. However, we cannot do it alone! WE NEED YOU to refer your co-workers and family members to join so we can continue to stay strong and be here for the next 65 years! In a fast-paced and ever-changing world, we are so thankful for your loyalty and trust in UTELCU. Without YOU, we would not be the thriving, successful, and personalized credit union we are today.

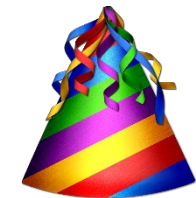
We look forward to serving you, your co-workers and your families in 2022!

Love is a . . .

Visa® Balance Transfer Offer

1.99% APR*

***Annual Percentage Rate.** Use your existing UTELCU 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 3, 2022 through February 28, 2022 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 UTELCU credit card balances and loans. This offer is for a limited time and good for balance transfers only. Call us today!



The Board of Directors and staff at UTELCU would like to thank you for giving us the opportunity to assist you and your family with your financial needs. We hope the new year brings you health, happiness and prosperity!