

**SAVINGS AND LOAN RATES AS OF 9/30/2023**

FOR CURRENT RATES CALL THE CREDIT UNION OFFICE

REGULAR SHARES	0.400% PAYS MONTHLY
WITH APY	0.401% (\$50.00 MIN TO EARN)
DAILY MARKET	1.000% PAYS MONTHLY
WITH APY	1.004%
\$2,000.00 MIN	(RATE SUBJ. TO CHG. MONTHLY)
IRA SHARES	2.000% PAYS QUARTERLY
TRADITIONAL, ROTH, COVERDELL EDUCATION	
WITH APY	2.015% (RATE SUBJ. TO CHG. QUARTERLY)
CLUB ACCOUNTS	0.500% PAYS MONTHLY
WITH APY	0.502%
6 MO. SHARE CERT.	3.000% PAYS MONTHLY
WITH APY	3.042%
12 MO. SHARE CERT.	4.000% PAYS QUARTERLY
WITH APY	4.063%
30 MO. SHARE CERT.	3.500% PAYS QUARTERLY
WITH APY	3.548%
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	3.75% (48 Months)
USED	4.50% (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)	
	4.50% (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
Jim Curtacci – Vice Pres.	John Clair
Marcie Gallagher – Treas.	David Millbower - Chair
Roy Haller	
Dennis Bojdak	Patrick Gallagher, CEO
Paul Sharpe -- Secretary	
Mike Fitzgerald	



**Federally Insured by NCUA.**

Are you...

*Wired* **IN?**

**Autumn 2023**



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

**www.utelfcu.net**



***Celebrating 66 Years!***

Did you know?...

**CLOSINGS** – The credit union will be closed on Monday, October 9<sup>th</sup> in observance of Columbus Day, and Friday, November 10<sup>th</sup> in observance of Veteran’s Day. We will also be closed on Thursday and Friday, November 23<sup>rd</sup> and 24<sup>th</sup> in observance of Thanksgiving, Monday December 25<sup>th</sup> in observance of Christmas and Monday January 1<sup>st</sup> in observance of New Year’s 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.

**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!



On October 19, 2023, UTELCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75<sup>th</sup> anniversary of International Credit Union Day®

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.

UTELFCU is honored to be a part of this proud tradition invites members to celebrate this day.

International Credit Union Day® is brought to you by Credit Union National Association and World Council of Credit Unions. This year's event is proudly sponsored by Zogo. Learn more at [cuna.org/icuday](http://cuna.org/icuday)

## 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!

## 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, as well as new or gently used winter hats, mittens, gloves and scarfs until Thanksgiving to benefit the Utica Rescue Mission.

After Thanksgiving we will be collecting unwrapped toys for Spectrum Cable's Toys for Kids annual toy drive, until Friday, December 15<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!!!

## Loans For Your Back to School Essentials!



Rates as low as

**4.99% APR\***

**Max Amt. \$3,000**

**Max Term 24 mos.**

**Payment Examples:**

**\$1,500 @ 12mos. @ 4.99% => \$128.41**

**\$3,000 @ 24mos. @ 5.24% => \$131.95**

**\*Annual Percentage Rate. Loans subject to approval. Excludes existing UTELCU loans and Visa. Expires 10/31/23.**

## 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!



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!