

SAVINGS AND LOAN RATES AS OF 3/31/2024

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 1.25% PAYS MONTHLY 1.257% (\$2,000.00 MIN (RATE SUBJ. TO CHG. MONTHLY)

IRA SHARES TRADITIONAL, ROTH, COVERDELL EDUCATION WITH APY 2.50% PAYS QUARTERLY 2.524% (RATE SUBJ. TO CHG. QUARTERLY)

CLUB ACCOUNTS WITH APY 0.50% PAYS MONTHLY 0.502%

6 MO. SHARE CERT. WITH APY 3.500% PAYS MONTHLY 3.557%

12 MO. SHARE CERT. WITH APY 4.500% PAYS QUARTERLY 4.579%

30 MO. SHARE CERT. WITH APY 4.000% PAYS QUARTERLY 4.063%

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 4.75%

USED 5.00%

RV/MOBILE HOME (motor homes, campers, trailers) (subtract 0.50% for mobile homes)

5.00%

OTHER RV'S (snowmobile, jet ski, dirt bike, equipment) 4.50%

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 - Chairman

Roy Haller

Dennis Bojdak

Patrick Gallagher, CEO

Paul Sharpe - Secretary

Mike Fitzgerald

Are you... **Wired IN?** Spring 2024



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

www.utelfcu.net



Celebrating 67 Years!

Did you know?...

OFFICE CLOSINGS - The credit union will be closed on Monday, May 27th in observance of Memorial Day, Thursday, July 4th in observance of Independence Day and Monday, September 2nd in observance of Labor Day. Our onsite ATM is available 24/7, and is surcharge-free for UTELCU branded cards. UTELCU 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!

67th ANNUAL MEMBER MEETING!

Please join us as we celebrate 67 years of personalized financial service to YOU, our Members!!!

The meeting will begin promptly at 5:30pm to be followed by:

**Complimentary Beer, Wine & Soda
Door Prizes
Music by Joe Angerosa
Buffet Dinner**

Thursday, May 16, 2024
5:30 PM

Twin Ponds Golf and
Country Club

169 Main Street
New York Mills

RESERVATIONS REQUIRED!!

We would love to have you come to UTELCU's 67th Annual Meeting! Complimentary evening for members, if you would like to bring a guest and they are not a member, the fee is \$30. If you have a co-worker or family member who is not already a member, ask them to join the Credit Union so they can attend too!! We must keep UTELCU going strong for future generations! Please RSVP by Thursday, May 9, 2024.



Federally Insured by NCUA

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.

We also offer **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 your banking with UTELCFU!!

UTELFCU has tools to plant the seeds of financial well-being at an early age. With a **Telly Turtle** youth saving account that earns compound interest, young members can unleash the power of saving for their future!



Join us all April as we celebrate Youth Savings with **FREE** giveaways and for the kids to encourage them to start saving regularly. This celebration is a great time to engage kids at **UTELFCU** and within your community to help them learn that saving, no matter how small the amount, can help them achieve their dreams!

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!

Zelle® Safety and Fraud Prevention

- Refunds are not issued through Zelle®. If somebody calls you and offers refunds via Zelle®, hang up the phone and call your credit union
- Your financial institution will never call you to request information you received via text (SMS)
- Don't provide your account number or personal information by email or text
- Don't trust caller ID; Caller ID may be modified to show your financial institution's name
- Don't feel pressured to provide information immediately in response to requests via text, email or phone. Using their published phone number, reach out to your financial institution to confirm that the request is legitimate.
- Don't give information over the phone if you receive a call stating that a transaction is canceled, even if the caller claims to be from your financial institution. Once again, contact your financial institution using a published phone number to inquire about the transaction
- Don't click on links in unsolicited emails or texts
- Don't give an unsolicited caller remote access to your computer

Put your savings to work with great CD rates!

UP TO **4.579%** APY

on 12-month CD with a minimum deposit of \$1,000 to open

For more info visit www.utelfcu.net

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For more information give us a call at **315-724-5133** or visit our website www.utelfcu.net.

The Board of Directors and Staff of UTELCU thank you for your membership. We wish you a healthy and happy spring season, and look forward to seeing you soon!