

## **SAVINGS AND LOAN RATES AS OF 9/30/2025**

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	1.250% PAYS MONTHLY 1.257% (RATE SUBJ. TO CHG. MONTHLY)
IRA SHARES TRADITIONAL, ROTH, COVERDELL EDUCATION WITH APY	2.500% PAYS QUARTERLY 2.524% (RATE SUBJ. TO CHG. QUARTERLY)
CLUB ACCOUNTS WITH APY	0.500% 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% (48 Months)
USED	5.00% (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**

Ron Hamlin – Pres.  
Jim Curtacci – Vice Pres.  
Marcie Gallagher – Treas.  
Roy Haller  
Dennis Bojdak  
Paul Sharpe -- Secretary  
Mike Fitzgerald



### **Supervisory Comm.**

Paul Sharpe  
William Barry Jr.  
David Millbower - Chair  
Patrick Gallagher, CEO

**Federally Insured by NCUA.**

## **Closings**

The credit union will be closed on Monday, October 13<sup>th</sup> in observance of Columbus Day, Tuesday, November 11<sup>th</sup> in observance of Veteran's Day, and Thursday and Friday, November 27<sup>th</sup> and 28<sup>th</sup> in observance of Thanksgiving. We will also close at 12pm Wednesday, December 24<sup>th</sup> through Thursday, December 25<sup>th</sup> in observance of Christmas, as well as at 12pm Wednesday, December 31<sup>st</sup> through Thursday, 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 part of the CO-OP network of over 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 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.

## **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.

## **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.

Are you  
**WiredIN?**  
**Autumn 2025**



**UTELFCU**  
Utica District Telephone Employees  
Federal Credit Union

2812 Genesee Street

Utica, NY 13502

315-724-5133

UTELFCU.NET

**Celebrating 68 Years!!**



## Celebrate International Credit Union Day 2025!

On October 16, 2025, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 77<sup>th</sup> anniversary of this annual event, which will be celebrated under the theme of "Cooperation for a Prosperous World". ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Since 1948, International Credit Union Day® has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference.

International Credit Union Day is organized by [World Council of Credit Unions](https://www.woccu.org/), the global trade association and development platform for credit unions and other financial cooperatives, as well as numerous national credit union trade associations and federations around the world.

**Learn more at [woccu.org/icuday](https://www.woccu.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 the Toys for Tots annual toy drive, until Friday, December 12<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® Virtual Gift Cards are perfect solution for your gift-giving needs. Virtual Cards are available in increments between \$10 to \$1,000. And 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. Virtual Gift cards are \$5.00 each and available right at the teller window or over the phone! 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!

