

SAVINGS AND LOAN RATES AS OF 12/31/2025

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 6 MO. SHARE CERT. WITH APY	0.500% PAYS MONTHLY 0.502% 3.500% PAYS MONTHLY 3.557%
12 MO. SHARE CERT. WITH APY	4.000% PAYS QUARTERLY 4.063%
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

Happy New Year!

We truly appreciate your thoughtfulness and warm holiday wishes. The cards, candy and treats remind us that UTELFCU members are THE BEST!!! We wish you a very happy, healthy and prosperous 2026!

Closings

The credit union will be closed on Monday, January 19th in observance of Martin Luther King Jr. Day, and Monday, February 16th in observance of Presidents Day. Our on-site ATM is available 24/7, and is surcharge-free for UTELFCU branded cards. UTELFCU 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.

Imperative! Current/Winter Address

To ensure you receive your statements, correspondence, and the ability for the credit union to process card transactions without disruption, please let us know current and/or winter address.

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 add "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.

Save The Date

UTELFCU will hold our Annual Member Meeting Thursday, **May 21st**. Details will follow in our spring edition of *Wired IN*.

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?

Winter 2026



UTELFCU
Utica District Telephone Employees
Federal Credit Union

2812 Genesee Street
Utica, NY 13502

315-724-5133
[UTELFCU.NET](#)

Celebrating 68 Years!!

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	\$50.00 each
Personal Checks	Per Catalog
Share Draft Copy	\$ 5.00 each
Protest Fee	\$20.00 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.

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 big success. Throughout the year UTELFCU 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 support our community. We could not do it without YOU!

TruStage™ Insurance

TruStage Insurance: Simple, Straightforward, Designed to Fit your Budget. Insurance is part of a solid financial plan. From finding a policy that fits your budget to making sure your coverage is adequate, dependable insurance can help give you peace of mind today and financial relief when you need it. Backed by more than 80 years of working with credit unions and their members, you can count on TruStage to help protect what matters most. To get quotes or just explore your options, visit our website.

Copyright 2026, TruStage. All Rights Reserved. TruStage® insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by UTELFCU.



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 UTELFCU. 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.

VISA Credit Card Rewards!!

Did you know that each time you use your UTELFCU Visa credit card you earn valuable Scorecard® Bonus Points that may be redeemed toward exciting merchandise and travel awards? The Scorecard Bonus Point Program is a standard feature of your Visa credit card. For more information regarding this and the ScoreMore® program, visit our Scorecard link <http://bit.ly/1FIkAND> today!

We look forward to serving you, your co-workers and your families in 2026!

Happy New Year!



The Board of Directors and staff at UTELFCU 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!

