

SAVINGS AND LOAN RATES AS OF 3/31/2026

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	4.000% 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

Zelle® Safety and Fraud Prevention

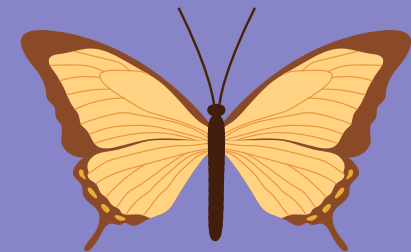
- Refunds are not issued through Zelle®. If somebody calls you and offers refunds via Zelle®, hang up the phone and call your credit union
- Your financial institution will never call you to request information you received via text (SMS)
- Don't provide your account number or personal information by 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

Your New Car Awaits.
Unlock a low auto loan rate and hit the road!
Rates starting as low as
4.24% APR*
48 MONTHS TERM
Payment Example: \$40,000 @ 4.24% = \$909 / month
*Annual Percentage Rate. Promotional rate expires 4/30/2026
Loan subject to approval. Excludes existing UTELCU loans & VISA.
Federally insured by NCUA
Equal Housing Lender

Are you

WiredIN?

Spring 2026



UTELFCU
Utica District Telephone Employees
Federal Credit Union

2812 Genesee Street

Utica, NY 13502

315-724-5133

UTELFCU.NET

Celebrating 69 Years!!

Credit Union Youth Month



This year's Credit Union Youth Month theme, "Ready, Set, Save!," highlights the importance of teaching children the value of saving and making smart financial decisions. By introducing these lessons early, credit unions can help lay the foundation for lifelong financial confidence and success.

National Financial Capability Month

April is also, National Financial Capability Month and the theme for 2026 is "INVESTING FOR EVERYONE". For tools, calculators and more information about how to invest and save money visit www.investor.gov. Additional financial literacy resources can be found on our website at www.utelfcu.net/learn-with-utelfcu.

Attention Verizon, Spectrum & Northland Communications Employees.

Great Rates Run in the Family

UTELFCU consistently beats average market rates.

- ✓ Consolidate and save today.
- ✓ Keep your finances in one trusted place.
- ✓ Invite co-workers & immediate family to join!*

Learn more at UTELFCU.NET

*Qualifications apply.



Closings

The credit union will be closed on Monday, May 25th in observance of Memorial Day, Friday, June 19th in observance of Juneteenth National Independence Day, Friday, July 3rd in observance of Independence Day and Monday, September 7th 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 CO-OP network 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. Go to www.utelfcu.net/atms 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 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.

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!

69th Annual Member Meeting!

Please join us as we celebrate 69 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 21, 2026 @ 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 69th Annual Meeting! Complimentary evening for members, if you would like to bring a guest and they are not a member, the fee is \$35. 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 14, 2026.

