

**SAVINGS AND LOAN RATES AS OF 6/30/2026**

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 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  
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Paul Sharpe  
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**Federally Insured by NCUA**

**Summer Recreational Vehicles**

**Work Hard. Play Harder.**  
From heavy-duty lawn mowers to ATVs, dirt bikes, and snowmobiles—finance it all with one low rate at UTELFCU.  
Rates starting as low as  
**4.50% APR\***  
36 MONTHS TERM  
Payment Example 1: \$10,000 @ 36 months @ 4.50% = \$299 / month  
Payment Example 2: \$20,000 @ 60 months @ 5.50% = \$382 / month  
\*Annual Percentage Rate. Promotional rate expires 6/30/2026. Loan subject to approval. Excludes existing UTELFCU loans & VISA. Federally insured by NCUA Equal Housing Lender.

Enjoy Summer with rates as low as **4.50% APR\*** on Recreational Vehicles!

\*Annual Percentage Rate. Terms up to 60 months available at rates as low as 5.50%. Loans subject to approval. Excludes existing UTELFCU loans and VISA.



**Enchanted Forest Water Safari** is scheduled to open on Wednesday, June 10th for the 2026 season. UTELFCU members receive a special purchase price of \$41.00 for ages 3 and up! Children 2 years of age and younger are free. (General Gate Admission is \$48.99 for adults and \$45.99 for children ages 3-11.) The season runs through Labor Day, September 1<sup>st</sup>.



**The Board of Directors and Staff of UTELFCU would like to wish you a fun, happy and healthy summer season!**

Are you  
**WiredIN?**  
**Summer 2026**



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

2812 Genesee Street  
Utica, NY 13502

315-724-5133

**UTELFCU.NET**

**Celebrating 69 Years!!**

## Check 21 Policy Notice

Century Act, or Check 21, provides for a payment document called a "substitute check." This is a paper reproduction of an electronic image of the front and back of the original check.

A financial institution receives a check drawn on an account at another financial institution. It may take a picture of the front and back of the original check and electronically transmit the image for payment rather than physically transporting the paper check.

The original check may be retained or destroyed and the electronic image becomes the record of the check. If a financial institution later in the check clearing process doesn't accept electronic check images, a substitute check may be created. A substitute check is the legal equivalent of the original check. [Learn more](#) about Check 21 or visit our [website](#) page.

What does this mean for you? If you write a check, it may be presented for payment against your share draft account quickly. The "float time" may essentially vanish. What to do? Make sure you are only writing checks AFTER your deposit is made. Keep an accurate and up to date checkbook register, and if you don't already have it, sign up for online banking featuring Mobiliti™, our mobile banking app, which also features Remote Deposit Capture. Deposit checks while on the go! [Learn More](#) about online banking and its many features by visiting our website or calling the credit union.

## 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 UTELFUCU.

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.

## Closings

The credit union will be closed on Monday, September 7th in observance of Labor Day, and Monday, October 12th in observance of Columbus Day. Our on-site ATM is available 24/7, and is surcharge-free for UTELFUCU branded cards. UTELFUCU is also 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 <https://www.utefcu.net/atms> for locations.

## 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.

## Is Your Contact Info Up to Date?

It is important to let us know when you have moved, changed phone numbers or email addresses. 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 Online Banking site.

## Like Us on Facebook

Stay informed between our quarterly newsletters! In the event of a special announcement or event, besides our website, it is the next best place to visit on the web to stay in the know. Our page is not only informative, but educational too!



## Exciting News!

We are Expanding Our Ability to Meet our Members' Mortgage Needs.

UTELFUCU is proud to partner with loanDepot to bring members more choices when it comes to buying or refinancing a home, including VA, FHA, Conventional, Renovation, Construction, DSCR, USDA loans, investor and self-employment loans: such Bank Statement loans, and much more! Together, we are combining trusted credit union service with the robust products of a national lender.

What makes this partnership with loanDepot especially meaningful is the home-grown experience behind it. Members can work with Amy DeMetri, Blake Abele, and Kim Crye, who are all part of our community and located at 44 Oxford Rd. in New Hartford, NY, 13413. Phone: (845) 447-7100.

UTELFUCU CEO Patrick Gallagher, said, "We are excited to be able to offer the expansive mortgage options that loanDepot has to offer our members."

"This is extremely exciting news! Serving our credit unions and their members aligns with our mission at loanDepot: to give members the standards they expect and deserve," said Amy DeMetri, loanDepot co-branch manager. "With our team's years of credit union and lending experience, we are confident we will support UTELFUCU and help their members achieve their goals."

