UTICA GAS & ELECTRIC FEDERAL CREDIT UNION

2026 SUMMER Newsletter

Hit the Road Without the Financial Stress

IN THIS ISSUE

- FEATURE ARTICLE

Smart ways to pay for summer and still sleep easy at night.

Summer is here, and whether you're planning a road trip, a beach getaway, or just stocking up before school starts, money is on everyone's mind. The good news? You don't have to figure it out alone.

> ***That's what makes the credit union movement different. We're member-owned and not-for-profit, and our success belongs to the people who bank with us. When you walk through our doors, you're not a customer. You're family.***

This summer, we want to help you make the most of every dollar, whether that means finding the right loan for a new car, tapping into your home's value, or using a credit card that actually rewards you. We've put together tips, tools, and product highlights to help you enjoy summer without the financial hangover.

Let's Connect

Have questions or feedback? We're here to help! Connect with our financial advisors.

Phone: (315) 733-1596
www.ugefcu.com

– MEMBER PERKS

Going Places? Let Your Auto Loan Get You There

Thinking about a new car this summer? Whether it's for a family road trip or just a more reliable daily driver, our auto loans are designed to be simple and affordable.

Why members love our auto loans:

- Competitive rates as low as **4.49% APR**
- No application fee
- Fast, local approval (no waiting around)
- Flexible terms to fit your budget

4.49% RATES AS LOW AS **Auto Loan APR***

Financial tip: Before you shop for a car, know your budget first. A good rule of thumb: your total car payment (loan + insurance) should be no more than **15–20%** of your monthly take-home pay. That way, you keep room in your budget for everything else.

– FINANCIAL LITERACY

Travel Smart: 5 Ways to Vacation Without Going Into Debt

A fun summer trip doesn't have to mean a big credit card bill in September. Here are a few simple ways to enjoy your summer and keep your finances on track:

1. Set a trip budget before you go. Write down what you plan to spend on gas, food, lodging, and fun — then stick to it. Even a rough number helps.

2. Use a rewards credit card wisely. If you pay your balance in full each month, a rewards card can actually earn you cash back or points on travel you were already going to pay for. The key: only spend what you planned to spend.

3. Build a "fun fund" savings goal. A separate savings account just for vacations makes it easy to track what you've saved — and keeps you from dipping into your emergency fund.

4. Look for free and low-cost activities. State parks, local festivals, free museum days — summer is packed with great options that don't cost a fortune.

5. Watch out for "buy now, pay later" traps. These short-term financing offers can be helpful, but they add up fast. Always read the fine print before you commit.

Need help with your summer budget?
www.ugefcu.com

APR = Annual Percentage Rate. As low as **4.49%** APR available for qualified borrowers. Rate, term, and approval based on creditworthiness, loan amount, loan-to-value, vehicle year, and other underwriting factors. Not all applicants will qualify. Rates subject to change without notice. Membership eligibility required.

– FAMILY

Back to School Is Closer Than You Think

August will be here before you know it. Between school supplies, clothes, sports gear, and technology, back-to-school season can cost families hundreds of dollars. Planning ahead makes a big difference.

Simple ways to prepare now:

- Start a back-to-school savings envelope or account. Even $20 a week from now until August adds up.
- Make a list before you shop. Check what your kids already have before buying duplicates.
- Shop sales early. Retailers start back-to-school sales in July — before supplies run out.
- Consider our personal loan for bigger purchases. Need a new laptop or tablet? A small personal loan with a fixed payment may be easier to manage than putting it all on a credit card.

Did you know? Our personal loans start as low as **6.25% APR** with no application fee and amounts up to **$30,000**. Talk to us about what makes sense for your situation.

– MONEY LESSONS

Simple Money Lessons to Try at Home

Summer break is a great time to teach kids about earning, saving, and spending wisely. Here are a few easy activities to try together:

Set a Summer Savings Goal Help your child pick something they want — a toy, a game, a fun outing — and figure out how long it will take to save for it. Watching money grow toward a goal is exciting!

Give Them a "Spend, Save, Give" Jar Split any money they earn or receive into three jars: one for spending, one for saving, and one for giving to someone or something they care about.

Bring Them Along When You Budget Let your kids help make the grocery list or plan a budget for a day trip. Real-life practice sticks better than any lesson.

START THEM YOUNG Your credit union offers **youth savings accounts** to help kids start their financial journey early. Ask us how to open one today.

Want to learn more?

APR = Annual Percentage Rate. Rates start as low as 6.25% APR and are based on creditworthiness, term, loan amount, and other underwriting factors. Not all applicants will qualify. Personal loans available up to $30,000. Rates and terms subject to change without notice. Membership eligibility required. Federally insured by NCUA.

– HELOC

Your Home May Have More Value Than You Think

If you own your home, you may have built up equity over time. A Home Equity Line of Credit (HELOC) lets you borrow against that value when you need it.

In plain terms
Think of it like a credit card backed by your home. You're approved for a credit limit, and you can borrow from it when you need to, pay it back, and borrow again. You only pay interest on what you actually use.

Common ways our members use one
- Home improvements or repairs
- College or back-to-school costs
- Avoiding high credit-card interest
- An emergency-fund backup

– CREDIT CARD CORNER

Rewards card or low-rate card?

Not all credit cards work the same way. A simple breakdown to help you choose the one that fits your life right now.

	Rewards Card	Low Rate Card
Best for	Members who pay off the balance every month	Members who sometimes carry a balance
Benefit	Earn points, cash back or other rewards on purchases	Saves money on interest
Watch out for	High interest if you carry a balance	Fewer perks and rewards

Learn about our credit card designed for our members.

www.ugefcu.com/loans/credit-cards/

CLOSING DATES

Fri - June 19, 2026
Staff Training Day

Mon · Sep 7, 2026
Closed for Labor Day

LOCATIONS & HOURS

Utica Gas & Electric FCU
215 Old Campion Rd.
New Hartford, NY 13413
315-733-1596
Lobby Hours
Monday: 7:30 AM - 4:00 PM
Tuesday: 7:300 AM - 4:00 PM
Wednesday: 7:30 AM - 4:00 PM
Thursday: 7:30 AM - 4:00 PM
Friday: 7:300 AM - 4:00 PM

Drive-Thru Hours
Monday: 7:00 AM - 4:00 PM
Tuesday: 7:00 AM - 4:00 PM
Wednesday: 7:00 AM - 4:00 PM
Thursday: 7:00 AM - 4:00 PM
Friday: 7:00 AM - 4:00 PM

After Hours Lost & Stolen

Debit Cards 1-800-417-8715
Credit Cards: 1-8888-999-3369