



**Old Forge:
Water Safari
tickets
available at
UGEFUCU
Lobby!**

**Get in on summer fun and save on tickets!
Buy your tickets for \$37.00 each here at the
credit union.** (At the gate they are \$44.99 per
adult and \$41.99 per child ages 3-11.)



**Children's Miracle Network Raffle
Tickets Sold at UGEFCU NOW!**

\$100 each ticket, cash or check only.
Tickets go fast, so buy yours today
in the lobby or the drive-thru window.
You might win \$100,000 cash!!



**July & August Special!
Refinance your auto
loan with us!**

Have you received
information about our
Auto Refi special
happening now? If not,
please go to **www.ugefcu.
com** for more information
or call us at 315-733-1596.



Accounts

- Share Accounts
- "Burnie" Savings Club
- TeenSense Program
- Money Plus
- Share Certificates
- Individual Retirement Account (IRAs)
- Share Draft – Checking Account

eServices

- Online Account Access: eStatements & Credit Scores
- Mobile Banking | Remote Capture | Zelle
- Bill Pay Service
- Audio Response
- Online Resource Center
- facebook | twitter | instagram

Account Services

- No Surcharge AllPoint and ShareNet ATMs
- Direct Deposit
- Coin Machine
- VISA® Check Card (debit card)
- uChooseRewards
- VISA® Prepaid Gift Cards
- U.S. Savings Bonds – Can be redeemed
- Wire Transfers | Notary Public
- Signature Guarantee
- Financial Planning – online or in person
- Financial Counseling
- Online Financial Education Videos
- Foreign Currency Exchange

Loans

- New & Used Auto, Boat, Motorcycle, RV
- Personal Loans
- Phone or Fax-A-Loan
- "Skip-A-Payment" Program
- Home Equity Loans | Mortgage Loans
- Student Loans
- VISA® Credit Cards | VISA® Rewards Credit Cards
- VISA® ApplePay | GooglePay | SamsungPay

Closed Dates - CU Office

- Thursday, July 04, 2024 – Independence Day Observed
- Monday, September 02, 2024 – Labor Day Observed



**July - August - September 2024
Summer Newsletter**



CREDIT UNION HOURS

Lobby: Mon – Fri, 7:30 a.m. to 4:00 p.m.

Drive-Thru: Mon – Fri, 7:00 a.m. to 4:00 p.m.

**Drive-Thru Night Depository:
Anytime, 7 Days a Week, 24 Hours**

CONTACT INFORMATION

**Mailing Address:
215 Old Campion Road
New Hartford, New York 13413**

**Telephone: (315)733-1596
Tollfree: 800-990-7499
Fax: (315)733-0228
Website: www.ugefcu.com**

**Online Account Access:
Anytime, 7 Days a Week, 24 Hours**

**Audio Response Tel: (315)733-1592
Access – Anytime, 7 Days a Week, 24 Hours**

High School Scholarship 2 Winners for 2024

Each year 2 members that are high school seniors are selected for a \$1500 scholarship each to us towards their future.



Mia Bullis is our first scholarship winner from Whitesboro Senior High School. Mia will be attending St. John Fisher this Fall to pursue a degree in Finance.



Our second scholarship winner for 2024 is **Emaleigh Ernenwein** from Westmoreland High School. Emaleigh will be attending Nazareth College in the Fall to pursue a degree in Bio-Medical Science.

Utica Gas & Electric FCU Privacy Notice

Utica Gas & Electric Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. If after reading this notice you have questions, please contact us at: (315) 733-1596 or write to: Melissa Gaffney, Utica Gas & Electric Federal Credit Union, 215 Old Campion Road, New Hartford, NY 13413.

Information We Collect About You

We collect non public personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions. We do not disclose any non public personal information about our members and former members to anyone, except as permitted by law.

How We Protect Your Information

We restrict access to non public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your non public personal information.

What Members Can Do To Help

Utica Gas & Electric Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account numbers, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of any account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us, we are here to serve you!

**uChoose
Rewards**

Sign up with
your VISA debit
& credit cards

Q. What is uChoose Rewards?

A. It's a rewards program enabling you to earn points when you make purchases using your **Utica Gas & Electric Federal Credit Union VISA debit or credit card**. These points can then be redeemed at the point of sale with our Pay with Points program OR for cash back, gift cards, merchandise, and travel.

Q. How do I earn points?

A. You earn points by making qualifying purchases using your **Utica Gas & Electric FCU VISA debit or credit card**. You can earn even more points when you shop at the participating retailers featured on the uChoose Rewards site. For online purchases, be sure to click the "Shop Now" button corresponding with a particular offer. You will be redirected to the retailer's side and can proceed to shop as usual.

Q. What can I redeem my points for?

A. You can redeem your points at the point-of-sale with our Pay with Points program or online for cash back, event tickets, electronics, gift cards, hotel rooms, rental cars, airline tickets, and so much more. Browse the Redeem Points tab of the uChoose Rewards site to see all the options available to you.

Q. When can I redeem my points?

A. It can take up to 60 days for your points to be credited to your account. To redeem your points, you may need to accumulate a minimum points threshold. Check your home page to see when you're eligible for redemption.

Q. Can I share points with family members?

A. Yes. All cards associated with an account will automatically earn points together. Please check the My Account page of the uChoose Rewards site. You may also be able to link accounts together to pool points within your family or business, for example.

Q. How much does it cost to participate?

A. Nothing! Membership in our rewards program is absolutely free.

FINANCIAL ADVICE COLUMN:



"Dear
Melissa"

Q: How early should I consider retirement planning?

A: It is never too soon to start saving for your retirement. To get the most out of your retirement savings you'll want to start planning and saving at an early age. As Americans continue to live longer, it is important to prioritize saving for retirement throughout your life.

If you are starting your retirement savings early, you can afford to be aggressive and put money into riskier funds. If your funds lose value, you will still have time to grow them. It's important to plan where you want to be and how you're going to get there.

Start deciding on your strategy by familiarizing yourself with options for retirement:

- 401(k) Plans
- Individual Retirement Accounts (IRA)
- Annuities
- Health Savings Accounts (HSA)

You can also use our retirement financial calculators to get a snapshot of your current circumstances and a preview of what you can expect by the time you retire.

Retirement is a major milestone, and it's important to understand your financial situation before you take this step. If you are nearing retirement age but find yourself in debt, there are resources available to help.

If you find that you haven't saved as much as you'd like, consider reevaluating your budget and spending to accelerate your savings. While there is no certainty in retirement planning, there are steps you can take to improve your financial situation.

If you like to learn about finances and have questions, please email: Melissagaffney@ugefcu.com or message us on our Facebook page www.Facebook.com/UGFCU