



» P R I V A C Y P O L I C Y

WHAT DOES UTICA DISTRICT TELEPHONE EMPLOYEES FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number and account balances; account transactions and credit history; credit scores and payment history.

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons UTELCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information Do we Share? Can you limit this sharing?

For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders & legal investigations, or to report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions & experiences	No	We don't share
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

What we do:

How does UTELCU protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We maintain physical, electronic or procedural safeguards that comply with federal regulations to guard your non-public information

How does UTELCU collect my personal information? We collect your personal information when you open an account or apply for a loan, use your credit or debit card or provide employment information or apply for financing. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only; sharing for affiliates' everyday business purposes - information about your creditworthiness, affiliates from using your information to market to you, sharing for nonaffiliates to market to you. State law and individual companies may give you additional rights to limit sharing.

Definitions:

Affiliates-companies related by common ownership or control. They can be financial and nonfinancial companies. *UTELFCU has no affiliates.*

Nonaffiliates-companies not related by common ownership or control. They can be financial and nonfinancial companies. *Nonaffiliates we share with can include insurance companies, securities broker-dealers, government agencies, nonprofit organizations, plastic card processors (credit/debit/ATM), mailhouse, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers.*

Joint Marketing-A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.*

For more about how the credit union protects your information and what you can do to help, please visit us via the contact info that follows.

Questions: Call 315-724-5133 or go to www.utelfcu.net

- » UTELCU.NET NEWS!
- CLICK FOR RATES!
- CONTACT UTELCU
- CREDIT CARD NEWS
- CURRENT SCAMS
- EFT AGREEMENT
- FEE SCHEDULE
- FIGHT IDENTITY THEFT
- HOME EQUITY LINE OF CR.
- ONLINE BILL PAY
- PHONE NUMBERS
- PRIVACY POLICY
- SAVING FOR EMERGENCIES
- TruSTAGE INSURANCE
- VISA CHECK CARD
- » UTELCU.NET LINKS!
- KELLY BLUE BOOK
- VERIZON RETIREES BE
- VISA ONLINE
- HARLAND CHECK REORDE
- CO-OP ATM LOCATOR
- CREDIT UNION MUSEUM
- READY.GOV
- WHY A CREDIT UNION?
- CUC MORTGAGE CORP
- SHARENET ATM NETWORK
- HOMEOWNERS ADVANTAGE
- MYCREDITUNION.GOV
- TruStage INSURANCE
- LOAN APPLICATION
- YES! EMAIL ME!
- INVEST IN AMERICA
- BIZKIDS
- NCUA INSURED FUNDS
- NADA.COM
- RxSavingsPlus
- DIRECT DEPOSIT SS
- FACEBOOK PAGE
- SALLIE MAE STUDENT L
- DON'T TAX MY CREDIT
- GRASSROOTS POLITICAL
- BUDGET TOOL/DAVE RAM
- MONEY SKILLS 4 LIFE
- INVEST IN AMERICA
- YW Coloring Page 1
- YW Coloring Page 2

Family Membership Encouraged!

Shopping for an auto loan? Get pre-approved before going to the dealer! With the convenience of payroll deduction and optional payment protection insurance through Members Choice, **UTELFCU** is your exclusive home-town financial institution!

New Vehicles up to 48 mos. **3.99% APR***

New Vehicles over 48 mos. **4.25% APR***

Used Vehicles **4.50% APR***

*Annual Percentage Rate. All loans subject to approval.

Mortgages!

Home Equity Loans!

Personal Loans!

Debt Consolidation Loans!

VISA® Credit Cards!

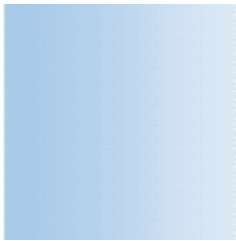
Deposits insured up to \$250,000 by NCUA, a U.S. Government Agency

Equal Housing Lender

COMING SOON...A NEW LOOK TO OUR WEBSITE!!!

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**2.74% APR\***

\*Annual Percentage Rate. 2.99% for New Auto/Boats up to 48 mos., 3.25% for up to 60 mos. and 3.50% for Used Auto/Boats. Reference your existing Auto/Boat loan from another institution and save an additional .25%!! Loans subject to approval. Excludes existing UTELFUCU loans. Special rates subject to change without notice. Thank you for supporting YOUR Credit Union!!!

Pmt. Example: New Auto \$20,000 for 48 mos. At 2.99% = \$422.56/mo.  
Pmt. Example: Used Auto \$15,000 for 60 mos. At 3.5% = \$272.87/mo.

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April is National Financial Literacy Month!!

NCUA is providing resources to help members think about saving, building wealth and making smarter financial decisions. Visit the NCUA consumer website at MyCreditUnion.gov. You will find helpful articles on the cost of education, the power of savings, what to look for when shopping for a mortgage, how to protect yourself from frauds and scams and much more.

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**Payday Loan ALERT!! Don't be roped into a quick fix that is financially disastrous!**



Payday loans may seem like a great idea when you're strapped for cash, but you could end up in a damaging financial situation! Hundreds of people in the US have found themselves facing bankruptcy & credit score ruin due to *ONE* payday loan that ballooned into a crisis worse than the one they faced when they took it out! Rates between 300% and 600% are common!! Sensitive personal & account information must also be provided to an unknown entity, adding to the risk. Don't fall prey to these predatory lenders.

The Credit Union may be able to provide alternatives for short term emergencies. Call us to inquire!!!



Loans subject to approval.



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Stay in the loop with UTELFUCU!

Want to stay in the know between newsletters? Join our email list! Signing up is easy! Just click our email opt-in link <http://utelfcu.us2.list-manage.com/subscribe?u=f5d6578bd34a372ff518df0d5&id=b32b7445f1> provide your first and last name and email address, then confirm your subscription through a a verification email! It's THAT easy!!

Do your Kids belong to the Telly the Turtle Club?

UTEFLFCU would like like our young members to know that there is a cool website by VISA called Practical Money Skills for Life. Click on the picture below to take you there, then click on the games tab. There you will find fun, age-specific games that will teach your children about money and the importance of saving!! Your kids and grandkids are our future...share the credit union opportunity with them!!



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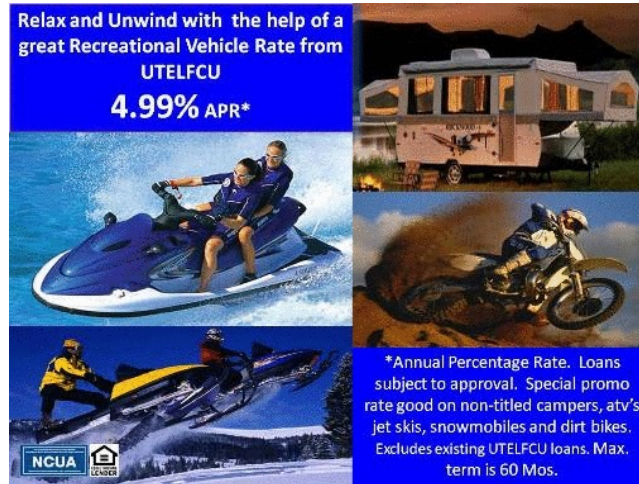


Statements

Statements  
are here !!

For each enrollment in e-Statements, you can stop into the office for your free UTELCU coffee mug. e-Statement enrollment is quick and easy and can be done by logging into your home banking site (or clicking the image above) and clicking the e-Statement link. Not enrolled in Home Banking with Bill Payment? Sign up is easy! If you live a distance away and it is inconvenient for you to come in, let us know and we will deposit \$5.00 to your share account instead! Questions? Call us for details 315/724-5133.

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Relax and Unwind with the help of a great Recreational Vehicle Rate from UTELCU

4.99% APR*

*Annual Percentage Rate. Loans subject to approval. Special promo rate good on non-titled campers, atv's jet skis, snowmobiles and dirt bikes. Excludes existing UTELCU loans. Max. term is 60 Mos.

NCUA MEMBER

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#### VISA GIFT CARDS...ALWAYS A WELCOME GIFT!!!

UTELFCU is now offering VISA Gift Cards! Choose any amount between \$10.00 and \$1,000.00! Cards are \$3.00 each and can be purchased right at the teller window. A great way to say "Happy Birthday", "Thank You" or "Job Well Done"!! Ask us for details on your next visit to UTELCU!

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NOW YOU CAN PAY FOR COLLEGE THE SMART WAY

Sallie Mae Smart Option Student Loan®

TOGETHER WE CAN DO THIS.

▶ GET STARTED

The UTELCU Smart Option Student Loan by Sallie Mae® for borrowers attending degree-granting institutions!

Now you can pay for college the smart way with three great repayment options and competitive interest rates!

The loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans. The learn more or to apply, please get started [here](#).

The Smart Option Student Loan features and benefits:

- We offer a choice of competitive fixed and variable interest rates providing even more choice and flexibility
- No origination fees and no prepayment penalty
- Borrow up to 100% of school certified education costs (minimum \$1,000)
- Multiple in-school repayment options available
- Borrower benefits available - like rewards and interest rate reductions
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- Get a quick credit result by applying online. It's quick, easy, and only takes about 15 minutes to apply
- 24/7 online account management

To learn more or to apply, please get started [here](#).

*We are compensated by Sallie Mae for the referral of Smart Option Student Loan customers.

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HOW TO PROTECT YOUR ACCOUNTS...AWARENESS IS THE KEY

We will **NEVER** tell you via phone, text, or email that your card has been de-activated and for you to call a phone number or link to a website to re-activate it. These scams are looking for you to enter your 16 digit card number, PIN and CVV2/CVC2 code on the back of the card.

EMAIL PHISHING is an email message that asks you to click on a link, which then takes you to a website and then asks you to enter your card information.

LAND LINE TELEPHONE "VISHING" Vishing, (Voice phISHING) is the voice counterpart to phishing. Rather than being directed by e-mail to a Web site, an e-mail message asks the user to make a telephone call. The call triggers a voice response system that asks for the user's card number or other personal or financial information. The initial bait can also be a telephone call with a recording that instructs the user to phone an 800 number or another area code within or outside of the United States. Because people are used to entering card numbers over the phone, this technique can be effective.

TEXT MESSAGE "SMISHING" Smishing (SMS phISHING) is the mobile phone counterpart to phishing. Rather than being directed by e-mail to a Web site, a text message is sent to the user's cell phone or other mobile device with some ploy to click on a link. The link causes a Trojan to be installed in the cell phone or other mobile device.

The Credit Union will **NEVER** ask you for personal information via text message, email or unsolicited phone calls. If you have any doubt about who is on the phone, call the Credit Union directly or the phone number on your credit or debit card. 24/7 toll-free numbers can also be found on your credit card statement. Never open an unsolicited email or text message. Monitor your accounts on a regular basis. If you have not signed up for online banking, now is a perfect time. Immediately report any suspicious activity or phishing attempts to us as soon as possible so we can alert the proper authorities.

