



Welcome to 2017

The Board of Directors and Staff of Upstate Federal Credit Union would like to thank you for another wonderful and successful year. As we reflect on 2016, we can see a lot of good things that happened. We opened a new Branch Office on Whitehall Road in Anderson. It is a beautiful office, with a wonderful staff, ready to serve all of your financial needs. Best of all is the easy access to the branch. We also added many new services for your convenience: CardValet, eNotices, eStatements, our own Mobile App and Mobile Deposits just to name a few.

2017 looks even brighter as we begin construction for a much needed addition to our Honea Path location. We want you to enjoy up to date facilities, which will make it easy to visit our office. The Honea Path Branch will be remodeled with additional office space, drive through window space and additional parking. Best of all, you'll continue to be served by the same staff members you have come to love over the years. We hope you will enjoy the new addition, which has a target finish date of Summer 2017.

NOTICE TO ALL CORPORATE ACCOUNT HOLDERS AND MEMBERS

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2005 (UIGEA) are prohibited from being processed through your Upstate Federal Credit Union account. This prohibition became effective on June 1, 2010. Additional information may be obtained by calling your local branch or the Administration Center.

Does A New Year Mean A New Car?

Follow these easy car buying tips.

1. Check your credit score. Your score determines the interest rate you will receive on your auto loan.
2. Do research on the car. Know the value of the vehicle you are buying.
3. Get a Carfax report. Know what you are buying, you don't want to buy a problem. We can offer you a Carfax report for the low price of \$22.00.
4. Get pre-approved for your loan. This makes the buying process easy.
5. Check to see if the car has a warranty. Know the cost of an extended warranty. Upstate Federal Credit Union also offers warranty and other insurance products.
6. Take someone with you to the dealership. Take someone who knows about buying a car and can help you make the right decision.

Your credit union is always here for you. Apply with us for your pre-approval. We can help you understand the value of your trade in as well as the car you plan to purchase. Do your homework so you can feel confident that you are getting the best deal possible.

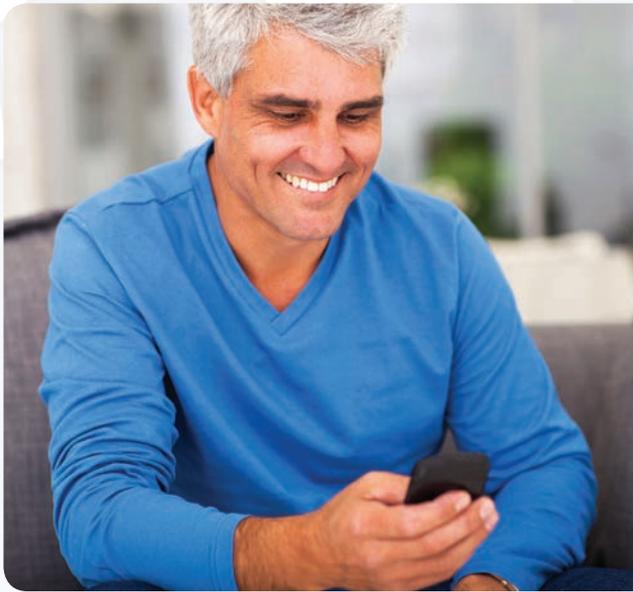


Holiday Closings

Monday, January 2, 2017
New Year's Holiday

Monday, January 16, 2017
Martin Luther King, Jr. Day

Monday, February 20, 2017
President's Day



Have you signed up for CardValet? **PLAY IT SAFE!**

CardValet helps you manage your finances by allowing you to control how, when and where your debit card is used through your mobile device. Your card, on your terms. You can set limits on usage, turn your card on and off for purchases, get real time alerts and so much more. Download CardValet from the App Store or Google Play and enroll your card today!

You can find out more about all of our services at www.upstatefcu.org

CardValet



Nominations for the Board of Directors

Darrell Chapman has served on our Supervisory Committee and the Board of Directors for several years. He is the Plant Manager at Champion Tooling in Anderson. Darrell always has our members' best interests at heart when bringing new products and services to the Credit Union. Darrell and his wife reside in Belton, SC.

Harold Bates has been a very dedicated member of Upstate Federal Credit Union for many years. Harold has served on the Supervisory Committee as well as the Board of Directors. He worked in the insurance industry for many years before retiring. Harold and his family live in Anderson.

Ray Callaham is no stranger in School District One. He retired last year after serving as a Principal and Assistant Principal at Palmetto and Wren High Schools. Ray has served on both the Supervisory Committee and Board of Directors for several years. He is truly an asset on our Board of Directors, and is also dedicated in serving the schools of Anderson County. Ray and his wife live in Belton.

Join Us for Upstate Federal Credit Union's **51st Annual Meeting**

Upstate Federal Credit Union's 51st Annual Meeting will be held on April 29, 2017 at Boulevard Baptist Church Activity Center at 12:00 noon. Lunch will be served. Member tickets are free and non-member tickets are \$5.00. Tickets will be available in the branch offices beginning March 1st. Please remember to give back to the community by bringing canned or dry food items such as canned fruits and vegetables, peanut butter, cereal, dried beans, rice, macaroni, etc. to donate to charity.

Make Life Easy, Sign Up for eStatements

You now have the option to receive your monthly or quarterly account statements electronically. Simply log in to your online banking account, select the self-service tab and click eStatements to sign up! Signing up for eStatements allows you to receive your statements faster and more securely. Having the peace of mind that no one could steal your financial information through the mail is priceless.

Get Your Tax Refund Safe and Secure.

Send your tax refunds to your Upstate Federal Credit Union account by ACH electronic deposit. All you need is Upstate Federal Credit Union's ABA routing number 253278197 and your account number. If you do not know your account number, ask a member representative the next time you visit any branch office. When you choose electronic delivery your refund will arrive fast, safe and secure.

