



# NEWSLINE

October 2020



**Identity theft affects millions of people every year. Identity theft occurs when someone gains unauthorized access to your personally identifying information, such as your name, Social Security Number (SSN), or bank account information and uses it to commit fraud or other crimes. To protect yourself:**

- Never give out your personal information to someone you do not know.
- If someone you don't know calls you, hang up. If they e-mail, text or message you on Social Media, delete the message.
- Shred financial documents that you do not need. Never throw your personal information in the trash. There are people who go through dumpsters and trash looking for information.
- Never carry your Social Security Card in your wallet.

## What Do Thieves Do With Your Information?

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit

cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax return in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest.

## A Few Clues That Someone Has Stolen Your Information

- You see withdrawals from your account that you didn't make.
- You don't get your bills or other mail.
- Debt collectors call you about debts that aren't yours.
- You find accounts or charges that have a negative effect on your credit report.
- Medical providers bill you for services you didn't use.
- The IRS notifies you that more than one tax return was filed in your name.

## What Can You Do?

Stay cautious and protect your personal information. If something sounds too good to be true, it probably is. Be alert and protect yourself from scams and fraud. Monitor your credit report to make sure that all inquiries and accounts that are reporting are correct. We offer a free Credit Monitoring tool inside our Online Banking & Mobile App to help make this easier for you! Also, please remember that Upstate Federal Credit Union will never call you, e-mail or text you asking for your personal information.

## Call for Volunteers

Would you be interested in volunteering some time on our Supervisory Committee or Board of Directors? Please let us know. Anyone wishing to be nominated for Upstate Federal Credit Union's Supervisory Committee or Board of Directors may submit their name to the Nominating Committee at 123 Broadbent Way, Anderson, S.C. 29625.

Those wishing not to submit their name to the Nominating Committee, but who want to be on the ballot may submit a signed petition to the management signed by 142 members of Upstate Federal Credit Union. The closing date for nominations will be February 15, 2021. The elections will be held at the Annual Meeting on April 24, 2021. Nominations from the floor will not be permitted. If there is only 1 nominee for each position there will be no ballot.

The Nominating Committee consists of: Peggi Poore, Ray Callaham and Donna Metz

## Funds Availability Act Update

Upstate Federal Credit Union has updated the Funds Availability Policy to coincide with changes made to Regulation CC Funds Availability Act. See the Upstate Federal Credit Union Funds Availability Notice for more information.

## HOLIDAY Closings

**Mon, Oct 12th** Columbus Day  
**Wed, Nov 11th** Veteran's Day  
**Thu, Nov 26th** Thanksgiving Day  
**Fri, Dec 25th** Christmas Day

## SKIP-A-PAYMENT NOTICE

- If you plan to skip a payment for December we must know by **October 31st**
- If you plan to skip a payment for January we must know by **November 30th**

# Skip-A-Payment, *Enjoy the extra cash*

## *From your friends at Upstate Federal Credit Union*

We at Upstate FCU would like to make the New Year brighter by letting you skip your  **December** or  **January** (*not both*) loan payment for any eligible loan(s). Mortgage loans and Loyalty loans are not eligible. Take advantage of Skip-A-Payment to use the extra cash to pay for those additional expenses from the holiday season or anything you wish!

### Just follow these easy steps:

1. Decide which loan payment you wish to skip. (Offer does not include real estate loans or loyalty loans.)
2. Complete the bottom portion and return to the Credit Union along with a \$25.00 service fee payment per loan.
3. Drop off your request before the payment you wish to skip is due!

### Call us with any questions:

Anderson (864)-224-5654; South Anderson (864) 328-0270;  
Honea Path (864)369-0095 or Williamston (864) 841-5102



## SKIP-A-PAYMENT COUPON

By participating in Upstate FCU's Skip-A-Payment program, I understand that the terms and conditions of my loan agreement are unchanged and remain in full force and effect, except that there will not be any regular payment required during the deferral period set forth above. I also understand that interest will continue to accrue on the outstanding loan balance during the deferral period and until the loan is paid in full, that I continue to be responsible for the entire outstanding principal and interest of my loan, I will continue to make the scheduled payment until all principal and interest is paid in full, and that the loan maturity date will be extended. To be approved for this offer, members must be in good standing with the Credit Union. We reserve the right to refuse a Skip-A-Payment request and will advise you only if your request is denied. Attention automatic payers (direct deposit and payroll deduction): the excess funds created from the skipped payment will be diverted to your savings or checking account previously designated to receive the excess.

Name \_\_\_\_\_

Account # \_\_\_\_\_ Loan # \_\_\_\_\_ Loan # \_\_\_\_\_ Loan # \_\_\_\_\_ Loan # \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

My payment is normally paid by (*circle one*):  Cash  ACH/Payroll Deduction  Auto Transfer

My payment frequency is (*circle one*):  Monthly  Semi-Monthly  Bi-Weekly  Weekly

My \$25.00 Skip a payment fee is enclosed

Please withdraw the \$25.00 Skip-A-Payment fee per loan from my account # \_\_\_\_\_

Signature \_\_\_\_\_

### FOR CREDIT UNION USE ONLY

Confirmed Eligibility  Collected Fee(s)  Entered in SAP Program

Requested Approval for Manual Due Date Change Manual Skip Approved By: \_\_\_\_\_

Date \_\_\_\_\_ Teller Name \_\_\_\_\_