



NEWSLINE

June 2021

HERE WE GROW AGAIN

We are delighted to announce that Upstate Federal Credit Union has purchased property in Pendleton, SC to build a new branch office.

We anticipate construction will begin in 2022. The property is located on a 3-acre tract of land at the corner of Clemson Boulevard on the old LaFrance Industries property. A new full-service branch will be built with an ATM on site. More details will be coming as we get closer to starting construction.



ATTENTION ALL DEBIT CARDHOLDERS

Visa Debit Cardholders should be aware that transactions not approved by a PIN (Personal Identification Number) could be processed through a non-Visa network that offers PIN-less service. Those transactions may not be subject to Visa's limited liability provisions. Transactions over the Visa network can be initiated with your signature by providing your card number over the phone or internet, or by swiping your card through a point-of-sale (POS) terminal and choosing to route the transaction over a Visa network.

HOME EQUITY LINE OF CREDIT SPECIAL

Turn your home's equity into cash for home improvements, college tuition, vacation expenses or bill consolidation. Best of all, get the cash and flexibility you need with **NO CLOSING COSTS!**

Now is the perfect time to take advantage of our special offer!

Subject to credit worthiness. Offer is limited time only. Terms and condition subject to change without notice. Consult your tax advisor regarding the deductibility of interest. Property insurance is required. Must use closing attorney from our list of service providers.



Dormant Accounts

A membership account (savings) is considered dormant after 12 months of no activity. After 5 years of no activity on a dormant account, we are required by law to turn the funds over to the State of South Carolina as abandoned property. To avoid the dormancy status, conduct at least one transaction every 12 months. Fees are not considered activity.

HOLIDAY *Closings*

Monday, July 5th
Independence Day

Monday, September 6th
Labor Day



Knowledge is **POWER**

When it Comes to Fraud Prevention

Protect your computer, tablet and smart phone which contain your personal information. Never give anyone your user name or passwords. Never grant someone access to control your computer from a remote location. This could be in the form of someone offering to “repair your software” or “remove a virus”. These types of scams allow an individual access to the personal information stored on your computer. With that type of access scammers can then steal your Online Banking information, personal financial information, Social Security Numbers and

so much more. The scammers may even pop up on your computer screen claiming to be a Certified Computer Technician, asking for access to “help you with an issue on your computer”. Never allow this type of access. These types of scams are designed to not only steal your personal information, but to also trick you into paying for fake services, such as computer repairs. Always be aware of these types of scams because they are very believable and may seem legitimate. The individuals are normally friendly and helpful, making everyday conversation with you. They are PROFESSIONAL con-artists. Online crimes are happening every minute of every day that cannot be undone.

Be aware of the new scam -- Phone spoofing. This occurs when a fraudster is able to call you from a number that appears legitimate on caller id. They are able to mimic another person's or company's phone number in an attempt to impersonate that individual or organization. If you receive a phone call, e-mail, or text claiming to be from your credit union asking you for personal identification, member number or account information **DO NOT RESPOND! No one from Upstate Federal Credit Union will call, text or e-mail you asking for your information. If this occurs, hang up and immediately call us at 864-224-5654.**

Finally,
an address
to call your own

Tired of moving
or worrying about
the rent going up?

We can help you buy your home.
See one of our loan officers today!



Applying for a loan has **NEVER BEEN EASIER!**

Your life is busy and your schedule is full, but you need a loan. We've made things easier for you! Now you can save yourself time and apply online. You can apply for almost any loan type online, day or night. You no longer need to call for an appointment or drive to the credit union to get your loan started. Login to your Online Banking and click on Apply for a Loan. If you're using the mobile app, touch “More” and then scroll down and select “Apply for a Loan”.