



# NEWSLINE

October 2021

## How to Avoid a **SCAM**



### We all get calls every day from people we don't know.

People tell us they are from the Government, Medicare, Your Bank, Department of Motor Vehicles, or Charities. Scammers may say to you there is a problem. They are fast-talking, sometimes telling you things to scare you. They may say that your account has a problem, you have won a prize, you have to pay a fee to claim it, you will be arrested, or they need to verify your information. I'm sure all of us have heard these things. Here are some steps to protect yourself from being scammed.

1. **Don't talk to people you don't know. Check the phone number; if you don't know them, don't answer the phone or hang up.**
2. **Don't give out any personal or financial information in response to a request you didn't expect.**
3. **Don't let anyone pressure you to make a fast decision.**

Stop and talk to someone you can trust.

Don't be a victim of Fraud or Scams. If it sounds too good to be true, it probably is. Upstate Federal Credit Union will never call, text or email you asking for your personal information. Stay alert and stay on guard.

## CALL FOR VOLUNTEERS

***Would you be interested in volunteering 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 want to be on the ballot may

submit a signed petition to the management, and it needs to be signed by 148 members of Upstate Federal Credit Union. The closing date for nominations will be February 15, 2022. The elections will be held at the Annual Meeting on April 30, 2022.

Nominations from the floor will not be permitted. If there is only one nominee for each position, there will be no ballot.

The Nominating Committee  
*John Higgins, Ray Callaham, and Donna Metz*

# SAVE *the* DATE

### Join us for the 56th Annual Meeting

**Saturday, April 30, 2022, 12:00 Noon**

Lunch will be served. Bring canned or dry food items to donate to our local food pantries.

Details will follow closer to the Annual Meeting.

*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!**



[www.upstatefcu.org](http://www.upstatefcu.org)

## HOLIDAY *Closings*

**Monday, October 11th**

Columbus Day

**Thursday, November 11th**

Veteran's Day

**Thursday, November 25th**

Thanksgiving 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 \_\_\_\_\_

