



NEWSLINE

December 2021



The Board of Directors and Staff of Upstate Federal Credit Union would like to thank you for another great year.

As we close out 2021, we look to 2022 with anticipation. We can't wait to see what this upcoming year has in store for our credit union and community.

During 2021, we were able to gain approval from the NCUA (National Credit Union Administration) to expand our charter. Before this approval, we were able to serve Anderson and Abbeville Counties. With this new change, we can now also serve: Greenville, Greenwood, Oconee, Pickens and Laurens Counties.

During the continued threat of COVID-19, our #1 priority has and will continue to be keeping our staff and members safe. Despite these challenging times you all have remained loyal, and as such, your credit union continues to grow. We have reached over 15,000 members and have also crossed over \$110 million in assets.

We are looking forward to a new and exciting year. We thank you for your continued trust and the privilege to serve you.

CORRECTION:

In the October issue of Newsline, the Save the Date for the Annual Meeting was printed incorrectly. The CORRECT date for the 2022 Annual Meeting is Saturday, April 30, 2022. Please mark your calendars. We look forward to seeing you there!

IMPORTANT FEE CHANGE:

Effective March 1, 2022 our Non-Sufficient Funds (NSF) & Courtesy Pay Fee amounts will increase from \$28.50 to \$30.00 per item for each submission and re-submission.

Nominations for the Board of Directors

Ken Ramsey retired from Coker and Associates of South Carolina. He has faithfully served on the Board of Directors, in various capacities, for many years. Currently, Ken is serving as Chairman of the Board. Over the years, he has been very involved in many projects at Upstate FCU. Ken is very active in both the Community and his Church. He and his wife Maxine reside in Anderson, SC.

Peggi Poore retired from Hydro Aluminum in Belton, SC. She has served as the Secretary on the Board of Directors for many years.

Peggi stays up to date with what's going on in the financial world by participating in various conferences and committees each year. Peggi and her husband Ray reside in Belton, SC.

Chris Neuenschwander is an Accounting Professor at Anderson University as well as a Reserve Police Officer with the City of Anderson. He currently serves on our Board of Directors as Vice Chairman. Chris has also served on our Supervisory Committee. Chris, his wife Teresa and their two daughters reside in Anderson, SC.

Get your Tax Refunds Fast, Safe and Secure

It's that time again!!! You can have your tax refunds deposited directly to your Upstate Federal Credit Union account. All you need is the Upstate Federal Credit Union routing number (253278197) and your account number. If you do not know your account number, we can provide that to you on your next visit to any of our branches. With direct deposit, your refund will arrive fast, safe and secure.

Important Tips for ATM Safety

ATMs are a convenient and easy way to get cash fast. Just remember to use caution and be aware of your surroundings each time you use an ATM. Here are a few tips for safely using an ATM:

Trust Your Instincts

Trust your instincts and only use an ATM where you feel safe and comfortable. Look for an ATM that provides a clear view of your surroundings. At night, be sure to choose an ATM in a well-lighted area. If something doesn't feel right, select a different ATM location. It's always better to be safe!

Be Prepared

Be ready to complete your transaction once you reach the ATM. Do not take time to search through your purse or wallet at the ATM. This could allow an opportunity for someone to catch you off guard.

Protect Your Card & PIN

Treat your card as if it were cash, and always make sure to remove it from the machine once you complete your transaction. Keep your PIN a secret! Do not share it with anyone. Once you give your PIN to another individual, you have authorized them to access your funds. Sometimes people can take advantage of this!

Take Your Receipt

Always take your receipts with you. Don't allow an opportunity for any of your personal information to fall into someone else's hands.

Do Not Linger

Take your card and cash and immediately roll up your windows in a Drive Thru ATM. Do not allow an opportunity where you can be approached. Make sure your doors are locked at all times.

JOIN US FOR THE 56th ANNUAL MEETING

Saturday, April 30th at 12:00 noon

(Tickets will be available in all of our branch offices)

Lunch will be served

Details will follow closer to the Annual Meeting.

Bring dry food items or canned goods to donate to our local food pantries.

HOLIDAY Closings

Monday, January 17th
Martin Luther King, Jr. Day

Monday, February 21st
Presidents' Day

FACTS

WHAT DOES UPSTATE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 8/21

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: <ul style="list-style-type: none"> • Social Security number and account Balance • Credit History and Payment History • Transaction or Loss History 	
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 Upstate Federal Credit Union chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Upstate Federal Credit Union Share?
	For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES
	For our marketing purposes- To offer our products and services to you	YES
	For joint marketing with other financial companies	YES
	For our affiliates' everyday business purposes- Information about your transactions and experiences	YES
	For our affiliates' everyday business purposes- Information about your creditworthiness	YES
	For our affiliates to market to you	YES
	For nonaffiliates to market to you	YES
To limit our sharing	<ul style="list-style-type: none"> • Call (864) 224-5654 - our menu will prompt you through your choice(s) <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call (864) 224-5654	
Who we are		
Who is providing this notice?	Upstate Federal Credit Union	
What we do		
How does Upstate Federal Credit Union 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.	
How does Upstate Federal Credit Union collect my personal information?	We collect your personal information, for example, when you; <ul style="list-style-type: none"> • Open an account or use your debit card • Apply for financing or give us your contact information • Make a wire transfer 	
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing affiliates' everyday business purposes - information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you the additional rights to limit sharing.	
What happens when I limit sharing for an account I hold with someone else?	Your choices will apply to everyone on your account.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Non-affiliates we share with can include CUNA MUTUAL INSURANCE COMPANY, FISERV, MAILCHIMP, ASCENSUS, and UNITAS FINANCIAL SERVICES. 	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our Joint Marketing partners include CUNA MUTUAL INSURANCE COMPANY 	
Other important information		

Approved August 2021