



NEWSLINE

October 2022



The weather outside is frightful...

But your holiday budget doesn't have to be.
Start saving for the holidays now with our
Christmas Club Account

Example:
 \$10.00 per week = \$520.00
 \$20.00 per week = \$1,040.00
 \$25.00 per week = \$1,300.00
 \$30.00 per week = \$1,560.00
 \$40.00 per week = \$2,080.00

Christmas Club Accounts are set up to transfer into your savings account just in time for the holidays!

www.upstatefcu.org



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 who want to be on the ballot may submit a signed

petition to the management. The petition must be signed by 153 members of Upstate Federal Credit Union. The closing date for nominations will be February 15, 2023.

The elections will be held at the Annual Meeting on April 29, 2023.

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
Warren Cox, Henry Reynolds, Jerry Breu

SAVE THE DATE

Join us for the 57th Annual Meeting on Saturday, April 29, 2023 at 12:00 Noon. Lunch will be served. Bring canned or dry food items to donate to our local food pantries. Location and details to follow closer to the Annual Meeting.

ATM Safety Tips

ATMs are a convenient and easy way to get the cash you need from your account after hours or on the go! Below is a list of ATM safety tips to help protect you and your accounts.

— OBSERVE YOUR SURROUNDINGS

Choose ATMs that are in a well-lit area and provide a clear view of your surroundings. Pay attention to anyone sitting in a nearby car or lingering near the ATM. Trust your instincts. If you sense anything suspicious you should cancel your transaction, retrieve your card & immediately leave the area.

— GUARD YOUR CARD AND PIN

Your debit card cannot be used at the ATM without your PIN. You should memorize PIN. Never write it on your card or leave it in a place that others might access (such as a purse or wallet).

— BE PREPARED

When using a drive-up ATM, you should keep your engine running, the doors locked, and lower only the driver's window to allow access to the ATM. Stay alert and do not linger after performing your transaction.

— ATM CRIME

Be aware that although rare, ATM crime can happen. Help us prevent ATM crime. If you feel something is not right at a certain ATM please report it so we can make all ATMs a safe place for our members.

HOLIDAY
Closings

Friday, Nov. 11th

Veteran's Day

Thursday, Nov. 24th

Thanksgiving Day

FACTS	WHAT DOES UPSTATE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <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?	Can you limit this sharing?
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	NO
For our marketing purposes- To offer our products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes- Information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes- Information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	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:</p> <p>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.</p> <p>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 <p>State laws and individual companies may give you the additional rights to limit sharing.</p>
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. <ul style="list-style-type: none"> • Upstate Federal Credit Union does not have any affiliates.
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 and Auto Link
Other important information	

Approved August 2022



Call, Click, or Stop by today!

He's making his list, & checking it twice

Take your budget from naughty to nice with our 12-12-12 Holiday Loan.

\$1,200
12 months
12.00% APR*

www.upstatefcu.org

Example of Monthly payment is \$109.99 (payment includes optional credit Life and Disability Insurance)

*APR = Annual Percentage Rate subject to credit worthiness




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.

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 transactions.

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 _____

