



# NEWSLINE

June 2023



## Pendleton Branch

We are excited to announce that our new branch in Pendleton will soon be under construction!

The branch will be located on a 3-acre property at the corner of Clemson Boulevard and the old LaFrance Industries property. It will feature new ITMs in addition to the traditional full-service banking with our excellent tellers.

## Making a Difference in Our Community

At Upstate Federal Credit Union, we are proud to have a solid commitment to supporting and uplifting our local community. One of the ways we do this is through our Community Commitment program, which aims to provide funding and resources to schools and organizations that share our passion for education and community development.

We believe in the power of collaboration and its positive impact on our community. That's why we want to remind you about the exciting opportunity our Community Commitment program offers to our members. Did you know that you can make a real difference by directing a portion of your loan interest toward a participating school or organization?

It's as simple as it sounds. When you take out a loan with us, you have the option to allocate a portion of the loan interest amount to a participating school or organization of your choice. This is an anonymous donation. This means that you are gaining financial assistance and contributing directly to our community's betterment.

By directing funds from your loan interest, you are enabling schools and organizations to implement innovative programs, improve facilities, and provide enhanced

educational experiences to students. Your support can help fund initiatives such as technology upgrades, classroom resources, extracurricular activities, and more.

Are you taking full advantage of this unique opportunity? Have you considered directing a portion of your next loan's interest toward a participating school or organization?

To learn more about the schools and organizations participating in our Community Commitment program, don't hesitate to contact our dedicated team. We are here to guide you through the process, answer any questions you may have, and help you make a difference in our community.

Together, we can create a brighter future for our community and inspire positive change through the power of education and collaboration. Join us in making a lasting impact!

## ITMs: The future of banking?

We are thrilled to announce that we will launch our new Interactive Teller Machines (ITMs) at the new Pendleton Branch and other select locations. ITMs are the latest and greatest in banking technology, designed to make your banking experience more convenient and efficient.

ITMs allow you to do most of the things you would do with a traditional teller, such as cashing checks, making deposits or withdrawals, transferring funds, and much more. ITMs provide a virtual face-to-face conversation with a real teller via video conference, giving you the personalized experience of interacting with one of our friendly tellers without the wait.

The features of ITMs continue. You can rest assured that the latest security technology protects your personal and financial information. They also offer enhanced security and faster transaction times, making your banking experience safer and more efficient.

One of the best parts of ITMs is that they are easy to use. Our friendly and knowledgeable tellers will guide you through the process, ensuring you feel comfortable and confident with this new technology when the time comes.

## The Benefits of Online Banking



In today's fast-paced world, Online Banking has become a convenient way for individuals to manage their finances anywhere, anytime. Online Banking allows users to access their accounts, transfer funds, pay bills, and more, all from the comfort of their own homes or on the go. Here are some of the benefits of Online Banking:

**Convenience:** Online Banking allows you to access your accounts 24/7 without visiting a physical branch. You can check your account balance, transfer funds, make mobile deposits, monitor your credit score, and pay bills at your convenience, even outside regular banking hours.

**Accessibility:** Online Banking is accessible from any device with internet access, including smartphones, tablets, and laptops. This makes it easy to manage your finances from anywhere in the world.

**Cost Savings:** Online Banking can help you save money on fees and other expenses associated with traditional banking. You can avoid ATM fees

by using Online Banking to transfer funds or pay bills. Plus, you can save on postage and paper by opting for electronic statements and notices.

**Security:** Online Banking is secure and safe. Transactions are encrypted and protected by firewalls and other security measures to ensure your personal information is protected.

**Real-Time Account Monitoring:** Online Banking provides real-time monitoring of your accounts, allowing you to track your account balances, transactions, and activity. You can also set up alerts to notify you of any suspicious activity. Overall, Online Banking offers a convenient, accessible, and cost-effective way to manage your finances. If you're not already using Online Banking, consider signing up today!

*Effective March 1, 2023, we began charging a fee for Paper Statements. There is a \$2.00 fee for each paper statement you receive. To avoid this fee, you can sign up for eStatements. If you need assistance enrolling in eStatements, call us at (888) 578-6943 or stop by any branch location for assistance.*

## Understanding Debt Consolidation

Debt consolidation can help manage debt and improve your financial situation. Essentially, debt consolidation involves taking out a new loan to pay off multiple existing debts, such as credit card balances or personal loans. This can simplify your monthly payments and potentially lower your interest rates.

At Upstate FCU, we understand the stress and burden that can come with being in debt. That's why we offer debt consolidation loans as part of our commitment to helping our members achieve financial wellness.

By consolidating your debts with us, you can benefit from a single, manageable monthly payment with a fixed interest rate. This can help you better budget your finances and progress toward paying off your debt.

When considering debt consolidation, it's essential to understand that it's not a one-size-fits-all solution. It's important to carefully evaluate your financial situation and determine whether debt consolidation is the right option. Our experienced loan officers can work with you to choose the best action and guide you through the process.

Consider a debt consolidation loan if you're struggling with debt and looking to simplify your payments and lower your interest rates. Contact us today to learn more and take control of your financial future.

*Qualification is subject to loan policy. See Member Service Representative for details.*



## Community Advantage

Are you in need of financial assistance for home repairs, debt consolidation, or unexpected expenses? The Community Advantage Loan offered by UFCU may be the solution you need.

This loan, up to \$2500, is designed for individuals who have experienced financial hardship and may not qualify for a loan through traditional lending channels due to credit history or limits set by general lending guidelines.

With the Community Advantage Loan, you can borrow a small amount to cover various expenses such as home repairs, auto repairs, emergencies, and unexpected costs, or even use it to develop your credit score.

Upstate FCU understands that life can be unpredictable and unexpected expenses can arise anytime. We are committed to helping our members during these difficult times by providing a loan that can significantly impact their financial well-being.

Don't let financial hardship hold you back from achieving your goals. Contact us today to learn more about the Community Advantage Loan and how it can help you overcome economic challenges.

*Qualification is subject to loan policy. See Member Service Representative for details.*

# HOLIDAY Closings

**Tuesday, July 4th**  
Independence Day

**Monday, September 4th**  
Labor Day