



NEWSLINE

October 2023

Savvy Holiday Financial Planning: A Guide from Your Credit Union



As the holiday season approaches, your Credit Union is here to help you navigate the festivities while keeping your finances on track. We understand the importance of enjoying the holidays without straining your budget. Here's a comprehensive guide to help you make the most of this season:

Set a Realistic Budget: Create a holiday budget that covers all your needs, from gifts to decorations. This proactive step will ensure you enjoy the season without any financial stress.

Holiday Loan Options: Explore our holiday loan options if you're considering larger purchases. These can provide you with the necessary funds while keeping your budget intact.

Skip-A-Pay: If unexpected expenses arise during the holidays, our Skip-A-Pay program allows you to defer your loan payments temporarily, giving you the flexibility you need.

Reflect and Plan Ahead: After the holidays, reflect on your spending. Start planning and start saving for the next holiday season. Ask about creating a Christmas Club account.

At Your Credit Union, we're committed to your financial well-being during the holidays and beyond. We aim to give you the tools and support to celebrate without financial stress. Contact us today to learn more about how we can help you make the most of this joyful season while staying on the path to financial success.

COMMUNITY COMMITMENT REMINDER

At Upstate Federal Credit Union, we're dedicated to positively impacting our community. Our Community Commitment Program continues to thrive, supporting local schools, churches, nonprofits, and hometown heroes. By choosing us, you're not just banking - you're contributing to the growth and well-being of our community. Thank you for being a part of something bigger!

HOLIDAY Closings

Monday, October 9th
Columbus Day

Saturday, November 11th
Veterans Day

Thursday, November 23rd
Thanksgiving

Monday, December 25th
Christmas



Call for Volunteers

to the Board and Supervisory Committee

Dear Members,

The strength of our credit union lies in the active involvement of our dedicated members. As we move forward, we invite you to consider taking a more active role in shaping the future of Upstate Federal Credit Union by volunteering for the Board of Directors or the Supervisory Committee.

Board of Directors and Supervisory Committee Nominations

If you are passionate about our credit union's mission and vision and have the expertise to contribute to our growth and success, we encourage you to submit your name for nomination.

Nomination Process:

1. **Submission to Nominating Committee:** If you wish to be nominated, you can submit your name to the Nominating Committee at 123 Broadbent Way, Anderson, SC 29625. This committee evaluates potential candidates and creates a diverse and knowledgeable team.
2. **Petition Option:** Alternatively, members interested in having their name on the ballot without submission to the Nominating Committee can do so by submitting a signed petition with the support of at least 1% of our current membership.

Important Dates:

- **Closing Date for Nominations:** February 12, 2024
- **Annual Meeting (election date):** April 27, 2024

Important Notes:

- Nominations from the floor will not be accepted.
- If only one nominee is available for each position, a ballot will not be required.

Your active participation as a volunteer on the Board of Directors or the Supervisory Committee is a significant commitment. However, it is also a rewarding opportunity to make a lasting impact on our credit union's direction and the well-being of our members.

Nominating Committee: Darrell Chapman, John Higgins, and Chris Neuenschwander



Find Your
Dream Car
Online!

Did you know you can shop for your next car from the comfort of your home?

Our "Find a Vehicle" feature on the website brings the car dealership to you. Browse through a wide selection of vehicles, compare prices, and even apply for a loan – all with just a few clicks. Get started today and drive your dream car without leaving your doorstep!

**SAVE
THE
DATE**

for the 58th Annual Meeting

We look forward to seeing you all at the 2024 Annual Meeting. The meeting will be held on Saturday, April 27, 2024.

Protect Yourself from Identity Theft: Safeguarding Your Financial Future

In today's digital age, where our lives are closely intertwined with technology, protecting your identity has become more crucial than ever. Identity theft can have devastating consequences on your finances and overall well-being. At Upstate Federal Credit Union, your security is our top priority. Here are some essential tips to help you safeguard your identity and financial future:



- 1. Stronger Passwords, Stronger Defense:** Use unique and strong passwords for all your online accounts, including your financial institutions.
- 2. Be Cautious with Personal Information:** Never share sensitive personal information, such as your Social Security number or financial details, through emails, texts, or phone calls unless you are sure about the request's legitimacy.
- 3. Keep an Eye on Your Accounts:** Regularly review your account statements and transactions. Report any suspicious or unauthorized activity to your credit union immediately. Online and mobile banking make it convenient to monitor your accounts 24/7.
- 4. Shred Old Documents:** Shred old bank statements, credit card offers, and any documents containing personal information.
- 5. Stay Wary of Phishing Scams:** Cybercriminals often use fake emails, texts, or phone calls to trick individuals into revealing personal information. Be cautious and verify the authenticity of the sender before responding.
- 6. Secure Your Devices:** Protect your computers, smartphones, and other devices with up-to-date antivirus and security software. Enable device lock features and use biometric authentication methods whenever possible.
- 7. Check Your Credit Reports:** Regularly monitor your credit reports for unfamiliar accounts or activity.
- 8. Educate Yourself:** Stay informed about the latest identity theft trends and scams. The more you know, the better equipped you'll be to recognize potential threats.

Remember, your credit union supports you in safeguarding your financial well-being. Contact us immediately if you suspect you've fallen victim to identity theft. Together, we can protect your accounts and minimize the impact.

Stay vigilant and proactive in protecting your identity, and enjoy peace of mind knowing that you're taking the necessary steps to secure your financial future.

If you have any questions or concerns about identity theft prevention or security measures, don't hesitate to contact our Upstate Federal Credit Union team. Your security is our priority!

DISCLOSURE

Upstate Federal Credit Union reserves the right to expel any member for the cause of attempted or confirmed fraud, substantial or repeated disruption, including dangerous or abusive behavior, or substantial or repeated violations of the membership agreement. Expulsion must be approved by a two-thirds vote of the Board of Directors.



ANDERSON BRANCH

910 Whitehall Rd, Anderson, SC 29625

Phone: 864.224.5654

Toll Free: 888.578.6943

SOUTH ANDERSON BRANCH

4805 Hwy 81 South, Starr, SC 29684

Phone: 864.328.0270

HONEA PATH BRANCH

430 N. Main St, Honea Path, SC 29654

Phone: 864.369.0095

WILLIAMSTON BRANCH

4 Roberts Blvd, Williamston, SC 29697

Phone: 864.841.5102

PENDLETON BRANCH

Coming Soon

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**

Take a Breather with Skip-A-Pay!

Life can sometimes throw unexpected expenses our way, and we're here to help you navigate those moments without breaking a sweat with our Skip-A-Pay program – your ticket to a stress-free month.

How Does Skip-A-Pay Work?

With Skip-A-Pay, you can give yourself a financial break by deferring a monthly loan payment in December or January. It's a chance to redirect your funds towards immediate needs or little luxuries without hassle.

Call us with any questions: (888) 578-6943

Easy as 1-2-3:

- 1. Choose Your Loan:** Select the loan you want to skip (excluding real estate and loyalty loans).
- 2. Complete the Coupon:** Fill out the attached coupon and include a \$25 service fee per loan.
- 3. Submit Before Due Date:** Your request should reach us before the due date of the payment you want to skip.

Don't let financial surprises stress you out. Choose Skip-A-Pay and give yourself the financial cushion you deserve.

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 _____

Empower your financial flexibility today. Reach out to us and take a step towards a worry-free month.