



NEWSLINE

March 2024

JOIN US FOR THE 2024

ANNUAL MEETING

We are thrilled to extend a warm invitation to our highly anticipated 2024 Annual Meeting. We look forward to celebrating another successful year with you and our community. The Annual Meeting is not just an event; it's a gathering of friends, supporters, and the heartbeat of our organization.

Please secure your tickets at your earliest convenience for what promises to be a meeting filled with reflection, prizes, and fellowship.

Event Details:

- Date: Saturday, April 27, 2024
- Time: Noon
- Location: Anderson Institute of Technology - 315 Pearman Dairy Rd, Anderson, SC 29625

Highlights of the Event:

- Lunch: Lunch will be served
- Prizes: Exciting giveaways and surprises; you won't want to miss out!

Ticket Information:

- Availability: Tickets can be obtained at any of our branches. Please note you must sign up and have a ticket to attend.
- Pricing:
 - o Free for our valued members (registration and ticket required)
 - o \$5 for guests (registration and ticket required)

Community Giving:

We believe in the power of community, and we invite you to bring non-perishable food items to contribute to our local food pantries. Your generosity will make a meaningful impact on those in need.

Thank you for being an integral part of our community, and we can't wait to see you there!

Kids Cash Club

Nurturing Young Minds for Financial Success!

We are excited to introduce a fantastic new initiative designed to empower the youngest members of our community - the Kids Cash Club! This program is not just about accounts; it's about sowing the seeds of financial wisdom from an early age, fostering a solid foundation for a lifetime of financial success.

What is Kids Cash Club?

Kids Cash Club is a specialized account option for youth aged 0-13. With a reduced opening balance requirement of just \$5, we aim to make financial empowerment accessible to all families. The initiative extends beyond a traditional banking experience; it's a stepping stone toward instilling responsible financial habits in our future leaders.

Why Kids Cash Club Matters

1. Lower Opening Balance: We understand the importance of eliminating barriers to financial education. With a lower initial account balance requirement, we make it easier for parents and children to embark on their financial journey together. To encourage hands-on learning, we will provide monthly worksheets that kids can fill out. These worksheets make the learning experience interactive and enjoyable and are a practical tool for applying financial concepts. In a unique initiative, these completed worksheets can be turned in as a "trade" for UFCU to deposit into the child's account. This approach reinforces the importance of

financial education and ensures that families can kickstart their child's financial journey with ease.

2. Exclusive Benefits: Kids Cash Club members enjoy exclusive perks, including monthly worksheets that offer an engaging way for kids to learn and earn, turning financial education into an exciting adventure.
3. In-School Program: To make participation even more convenient, we are working with local schools to introduce the Kids Cash Club to students.

Building Relationships, Building Futures

Engaging with the youth demographic is not just about expanding our membership base; it's about building lasting relationships. Kids who start their financial journey with us will likely continue their banking relationship as they grow into adulthood. We aim to be a constant and reliable partner on their journey to adulthood and financial success.

How Can You Get Involved?

Visit any branch to open an account for your child, and let's kickstart their path to financial empowerment together.

<h1>FACTS</h1>	<h2>WHAT DOES UPSTATE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</h2>
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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?	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	UFCU does not have any affiliates.	N/A
For our affiliates' everyday business purposes- Information about your creditworthiness	UFCU does not have any affiliates.	N/A
For our affiliates to market to you	UFCU does not have any affiliates.	N/A
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>
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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. <ul style="list-style-type: none"> • <i>Upstate Federal Credit Union does not have any affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include TRUSTAGE INSURANCE COMPANY, FISERV, MAILCHIMP, ASCENSUS, and UNITAS FINANCIAL SERVICES.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our Joint Marketing partners include TRUSTAGE INSURANCE COMPANY and Auto Link</i>
Other important information	
Mobile Devices	No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Safeguarding Your Finances: Mastering ATM Safety

In our modern world, Automated Teller Machines (ATMs) have become an indispensable part of our daily lives, providing convenient financial access. However, ensuring your safety during ATM transactions is paramount. Here are some essential tips to make your ATM experiences secure and worry-free.



Choose Wisely:

Opt for ATMs located in well-lit and busy areas. Avoid isolated or poorly lit ATMs, especially during late hours. Your safety begins with selecting the correct location.

Be Vigilant:

Stay alert and aware of your surroundings. If something feels off or looks suspicious, trust your instincts. It's always better to be safe than sorry.

Skimming Awareness:

Before inserting your card, inspect the card slot for any unusual devices. Criminals often use skimming devices to capture card information. If the card slot looks tampered with, find another ATM and report it.

Shield Your PIN:

When entering your Personal Identification Number (PIN), use your hand or body to

shield the keypad. This simple act prevents prying eyes or hidden cameras from capturing your confidential information.

Swift and Secure:

Once your transaction is complete, quickly secure your card and cash. Avoid counting money at the ATM, as it reduces the chance of attracting unwanted attention.

Regularly Monitor Your Accounts:

Keep a vigilant eye on your bank statements. Regularly checking for any unauthorized transactions ensures you can act swiftly if any discrepancies arise.

Keep Your PIN Confidential:

Never share your PIN with anyone, and avoid writing it down on your card or keeping it in your wallet with the card. Personal security starts with keeping your information private.

Embrace Contactless Options:

Explore contactless payment methods or mobile wallets as alternatives to traditional ATMs. These methods often come with added security features, providing an extra layer of protection.

Report Suspicious Activity:

If you notice anything unusual or suspicious around the ATM, report it to local authorities or the credit union. Your vigilance can contribute to a safer community.

Prioritize your financial well-being by incorporating these ATM safety practices into your routines. Your safety is our priority, and by following these guidelines, you empower yourself to make secure and informed financial decisions.

Stay safe and secure!

What is a CDFI Credit Union?

UFCU is a proud community development financial institution (CDFI) credit union. But what exactly does this distinction mean for you? Let's delve into the world of CDFIs and explore the unique benefits of being a member of UFCU.

What is a CDFI Credit Union?

CDFIs are financial institutions that serve economically disadvantaged communities by providing access to financial products and services. As a CDFI credit union, UFCU operates with a mission-driven focus, aiming to foster economic growth and empower individuals facing barriers to traditional financial services.

Community Impact and Empowerment

One key advantage of being a CDFI credit union member is the tangible impact on the community. UFCU channels its resources into projects and initiatives that uplift the neighborhoods it serves. The commitment to community development is at the core of our mission.

Access to Inclusive Financial Services

UFCU, as a CDFI credit union, is deeply committed to financial inclusion. This means breaking down barriers and ensuring that all community members have access to essential financial services. Whether you're a first-time borrower building credit or someone seeking a fresh start, we have specialized programs designed to meet your unique needs.

Tailored Solutions for Financial Wellness

The beauty of being part of a CDFI credit union lies in the personalized approach to financial wellness. UFCU recognizes that every member's journey is unique. Our financial products, including specialized loans like Community Advantage First Step and Community Advantage Fresh Start, are crafted to support you at every stage of your financial life. You can pair these products with our financial wellness options (in-person or online).

Building a Brighter Future Together

At UFCU, being a CDFI credit union isn't just a title—it's a commitment to building a brighter, more inclusive financial future for all. When you choose UFCU, you're gaining access to financial services and becoming a partner in the ongoing story of community empowerment.

As we continue our journey as a CDFI credit union, we invite you to explore the possibilities, seize new opportunities, and join us in creating a positive impact that goes beyond banking. Together, let's build a stronger, more resilient community where everyone has the chance to thrive.

BRANCH LOCATIONS

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

HOLIDAY

Closings

Monday, May 27th
Memorial Day

Wednesday, June 19th
Juneteenth