



NEWSLINE

www.upstatefcu.org

December 2019

Happy New Year

The Board of Directors and Staff of Upstate Federal Credit Union would like to thank you for another wonderful and successful year. As we reflect on 2019, we can see many wonderful things that happened. We continue to grow. As of November 2019 we have 13,354 members. Our assets have grown to almost 72 million. Our members continue to send their family and friends to Upstate Federal Credit Union. Many new members have just walked in asking to join.

2019 was a year of growth. We opened 2 new Branch Offices inside of the Michelin US8 and Michelin US10 plants in Starr, SC. Both plants have a full-service branch office and ATMs in cafeterias or break rooms. We are excited to serve these employees and appreciate the trust Michelin has placed in our credit union.

Several of our staff members are involved in Community Organizations or serving on the Board of Directors for the following:

- Anderson Area Chamber of Commerce
- Upstate Chapter of Credit Unions
- Habitat for Humanity
- Tiny House Project
- Westside Community Center
- Salvation Army Board of Directors
- Keep America Beautiful Board of Directors
- Anderson University Board of Visitors
- Town of Honea Path
- Town of Williamston
- Money Management Classes
- Mentorships with several Elementary School Children
- Internships for Anderson University Students

"We are truly committed to making Anderson County a better place to live."



As you can see, we are very involved in our Community in Anderson County. As of November 2019, Upstate Federal Credit Union has given over \$136,000 back to the schools and the charities listed above. We are truly committed to making Anderson County a better place to live. All of this would not be possible without you, our loyal members. We thank you for allowing us to serve you. We strive to be your financial institution of choice.

SAVE THE DATE

54TH ANNUAL MEETING

Saturday, April 25th 12:00 noon

Westside High School Commons Area

Lunch will be served | Bring canned or dry food items to donate to local food pantries

HOLIDAY

Closings

Monday January 20th

Dr. Martin Luther King, Jr. Day

Monday, February 17th

President's Day

FRAUD Prevention

Don't Be a Victim of FRAUD!

Fraud is on the rise. Keep a clear mind and your guard up.

1. If you don't know who is calling your phone, don't answer it.
2. If someone knocks on your door wanting work, say no thanks and close the door.
3. Never give out your credit or debit card information on the phone to people you don't know.
4. Remember, Upstate Federal Credit Union will never call you or e-mail you asking for your personal information or your account information.
5. If you receive an email or text from a bank that you do not do business with telling you that your account has been hacked and they need you to call and verify information, you should delete the message. It's a scam to obtain your personal information.
6. Guard your ATM/Debit card and your PIN. Do not write your PIN on your card. Your Debit card cannot be used without your PIN to make an ATM transaction or purchase that requires a PIN. Keep your number safe and secure.
7. Be sure to contact your credit union immediately if you have any questions or if you feel someone has scammed you.

Start the *New Year* with a *New Car*

Speak with a Loan Officer in any of our Branch Offices or apply online.



Nominations for the Board of Directors

Darrell Chapman has served on our Supervisory Committee and our Board of Directors for many years. Darrell is the Plant Manager for Champion Tooling in Anderson. Darrell always has our member's best interest in mind. Darrell and his wife Angie live in Belton. They have 2 sons and several grandchildren.

Harold Bates has been a dedicated member of Upstate Federal Credit Union for many years. Harold has served on our Supervisory Committee as well

as the Board of Directors for several years. Harold worked in the Insurance Industry for many years before retiring. Harold and his family live in Anderson.

Greg Silver has served as the Chairman of the Supervisory Committee for several years and then joined our Board of Directors. Greg is a Computer Information Systems Professor at Anderson University. He is a Deacon at Christ Reformed Church. Greg and his wife Beth have 3 sons and live in Anderson.

Get Your Tax Refunds Fast, Safe and Secure

Send your tax refunds to your Upstate Federal Credit Union account by direct deposit. All you need is your routing number, which is # 253278197 and your account number (ask if you need your account number next time you visit any office). Your refund will arrive fast, safe and secure.

Opening an account and applying for a loan just got easier!

You can now open additional accounts or apply for a loan through your Online Banking or Mobile App.

TO ACCESS IN ONLINE BANKING:

- Login
- Locate "Services" on the home page
- For an additional account, click "Open a New Account" and for a loan click "Apply for a Loan"

TO ACCESS ON THE MOBILE APP:

- Login
- For additional accounts, a Quick Links section will be shown on the main screen, click "Open an Account"
- To Apply for a loan, click "More" at the bottom of the app, Click "Apply for a Loan" (under Other)

This is just another way to make your life easier. Apply for the products and services you need right from your phone or your computer.

