



NEWSLINE

March 2020

Protect Your Cards

Protect your ATM & Debit Card. Keep them in a safe place to avoid damage or theft. Protect your cards as if they were cash.

Contact us immediately at 1-800-472-3272 if your card is lost or stolen.

If the magnetic strip on your card stops working or if your card cracks or becomes worn, you can visit any branch location for a re-issue. We can print it while you wait!

Keep your PIN (Personal Identification Number) a secret. Do not share it and NEVER write your PIN on your card.

ATM Safety Tips

Observe your surroundings. The ATM should be well-lit with a clear view of your surroundings. If shrubbery is overgrown or blocks your view or you notice any suspicious activity at the ATM, you should select another ATM.

If something does not look right at the ATM, such as broken pieces or fixtures attached to the machine, do not use it. Leave and report it to us immediately!

Shield the screen and keyboard so anyone waiting to use the ATM cannot see you enter your PIN or transaction amount.

Put your cash, card and receipt away immediately. Count your money later, and always keep your receipt.

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.

NOTICE TO ALL IRA OWNERS TAKING PERIODIC PAYMENT DISTRIBUTIONS

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election any time prior to receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

54th

ANNUAL MEETING

Don't Forget!

Saturday, April 25, 2020
12:00 noon

Westside High School Commons Area
Lunch will be served

TICKETS WILL BE AVAILABLE IN ALL BRANCH OFFICES

Bring canned or dry food items to donate to local food pantries.

HOLIDAY
Closings
May 25, 2020 Memorial 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?	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	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: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, 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.	
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, and ASCENSUS. 	
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 	
Other important information		