

**Happy
New Year**

Welcome to 2016!

The Board and Staff at Upstate Federal Credit Union would like to thank you for another successful year. As we look back on 2015, it was a very successful year for us and we celebrated a milestone, our 50 year anniversary. Now, 2016 brings more excitement with the opening of our new Anderson Branch Office located on Whitehall Road in Anderson. We hope to open early Spring 2016, weather permitting.

We thank you for your membership and loyalty, but most of all for the trust you have placed in us at Upstate Federal Credit Union. We strive to bring you the latest and most up to date products and services. Our doors are always open for your comments and concerns. We look forward to serving you in 2016.



Did You Finance Your New Car At The Dealership?

Let Us Compare Your Auto Loan to an Upstate Federal Credit Union Auto Loan. We May Save You Money!

If you financed your new or used auto at the dealership, remember to let one of Upstate Federal Credit Union's Loan Officers make sure you received the best deal possible. Sometimes dealership loans may not be the best deal available to you. Rates are very low. (rates are based on your credit worthiness). We can always pre-approve you for an auto loan before you go shopping for a new or used auto. See one of our loan officers in any branch office.

Are Your Passwords *Secure?*

Often when we choose a password, we pick a password that is easy to remember. Below are a few tips when choosing a secure password.

- 1 Avoid names and places.
- 2 Mix it up, use variations on capitalization, spelling, numbers and punctuation.
- 3 Use a longer password. It will be harder to crack.
- 4 Try using a phrase that only you know.
- 5 Use the answer to a question that you will always remember.

If you keep your passwords written down, put them in a safe place. Keep them up to date. Please don't use 123456, it's not very safe. Don't carry passwords in your wallet, you could lose it. Never reuse the same password.

Upstate Federal Credit Union's

50th Annual Meeting



Upstate Federal Credit Union will hold its 50th Annual Meeting on Saturday, March 19, 2016 at Boulevard Baptist Church Activity Center at 12 noon. Lunch will be served with entertainment to follow. Tickets are free to members and \$5.00 each for guests. Tickets will be available in all Branch Offices. Please bring canned or dried food items such as cereal, dried beans, macaroni, rice, peanut butter to donate to charity.

Nominations for the Board of Directors



Ken Ramsey has been a dedicated board member for many years. He is an asset to the Board of Directors. He has been very involved in the new building planning and construction. Ken retired from Coker International. Ken and his wife Maxine live in Anderson.

Peggi Poore retired from Hydro Aluminum and has been on our Board of Directors for many years. Peggi keeps up to date on the Credit Union world by participating in many conferences and committees each year. Peggi and her husband Ray reside in Belton.

* Ken and Peggi are being nominated for a three year term.

Notice To All Corporate Account Holders and Members

Transactions restricted by the Unlawful Internet Gambling Enforcement Act of 2005 (UIGEA) are prohibited from being processed through your Upstate Federal Credit Union account. This prohibition became effective on June 1, 2010. Additional information may be obtained by calling your local branch or the Administration Center.

Money FUN Fact

It costs more to produce a nickel than a dime. It may sound a bit strange, that a coin worth 5 cents costs more to produce than a coin worth 10 cents, and that's because it is. It costs the U.S. Mint 11.18 cents to make a nickel and only 5.65 cents to make a dime.



Get Your Tax Refunds

SAFE
 SECURE

Send your refunds to your Upstate Federal Credit Union account by ACH electronic deposit. All you need is Upstate Federal Credit Union's ABA routing number #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.



Holiday Closings

January 1, 2016
New Year's Day

January 18, 2016
Martin Luther King, Jr. Day

February 15, 2016
President's Day

