

Opening Summer 2016

NEW
Anderson
Branch Office
Coming
Soon!



Upstate Federal Credit Union will open a new branch for the relocation of the Anderson Branch office this summer. The new Branch Office will be located at 910 Whitehall Road, on the corner of Whitehall and McGee Roads in Anderson. The full service branch office will have 4 offices, a handicap teller window, a children's room and teller stations. The drive thru will have 4 lanes with one designated for a drive up ATM.



ATM SAFETY

Be Ready, Be Quick, Be Alert!

Your safety is one of the most important things for us. That is why we want to remind you of a few safety tips for ATM machines.

1. Keep your car locked at a drive up ATM.
2. Stay alert for anything suspicious, especially someone hanging around an ATM. If you don't feel at ease drive off and go to a different ATM.
3. Have your card ready when you approach the ATM.
4. DO NOT WRITE YOUR 4 DIGIT PIN CODE ON THE ATM CARD.
5. If you notice something attached to the machine that looks different, go to a different ATM and contact the Credit Union.
6. Make sure you have your money, card and receipt before leaving the machine.
7. If you need to report a lost or stolen ATM or Visa Debit card call 1-800-554-8969.

Notice: For all IRA owners taking periodic payment distributions see the information below:

IRA WITHHOLDING NOTICE

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

You may change withholding election at 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.

Holiday Closings

May 30, 2016 - Memorial Day

HELP US HELP OUR SCHOOLS

With our Community Commitment Program we will send **1% APY** on your auto, boat, RV, or personal loan back to the school of your choice in Anderson or Abbeville County!

If you are thinking about buying a new or used car, boat, or recreation vehicle see us first, and let us pre-approve you for your loan. Our auto rates are as low as **2.75% APY***.

Let us look at refinancing your current auto, boat, or recreation vehicle loan. We may save you money and lower your payment!

**All loans are subject to credit worthiness.*



DOLLYWOOD AND BILTMORE TICKETS ARE HERE!

Six Flags and Carowinds coming soon

BILTMORE
ESTATE

Biltmore Estates - \$43.00

Dollywood

Dollywood - Adults \$60.50
Child (Ages 4-11) \$48.15
(Park re-opens on March 19)

AmStar
CINEMAS

AmStar Movie Tickets - \$7.50

Don't pay ATM fees on Vacation!

Find the nearest CO-OP ATM

Text the address, intersection, or zip code to 692667. Within moments the closest ATM to the location will be texted back to you.

Regular text messaging rates apply on your cell phone plan.



COURTESY PAY DISCLOSURE

The Upstate Federal Credit Union Courtesy Pay service allows the credit union to pay an item (share draft (check), ACH, VISA Debit, Point of Sale, withdrawal or transfer) drawn on your share draft (checking) account even if it causes the account to become overdrawn. Courtesy Pay may provide certain accountholders in "good standing" with the ability to overdraw their personal share draft account up to \$500. A member who qualifies for Courtesy Pay may be assigned a \$500 limit.

All members over the age of 18 years, provided the account is in good standing, are eligible for Courtesy Pay. Good Standing is defined as making regular deposits and bringing their account to a positive balance at least once every 30 days; not being more than 30 days past due on a loan; not having caused a loss to Upstate FCU; and not being subject to any administrative order or levy. In addition, any account which has been in "Collections" with Upstate Federal Credit Union, will not be eligible. The membership must have been open for at least 90 days. "Fresh Start" Checking Accounts are not eligible. Only one courtesy pay limit will be permitted per membership. Primary and/or joint members may request their account not have courtesy pay. Primary and all joint owners shall be jointly and individually and completely responsible for the overdraft and the overdraft fees. All members will be given the opportunity to opt out at any time.

If the account meets the above criteria, then we may, at the Credit Union's sole discretion, pay overdrafts up to the limit mentioned above, including the amount of the overdrawn item(s) and the Courtesy Pay fee(s). Courtesy Pay offers additional flexibility and convenience in managing your funds. You can enjoy peace of mind knowing that, should an overdraft occur, the item(s) may be paid up to the authorized overdraft limit.

This non-contractual courtesy requires no action on your part. No additional agreements need to be signed with the exception of "opt-in" for ATM and everyday debit card transactions, and it costs nothing unless the privilege is used by initiating share drafts, electronic fund transfers, or other payment or withdrawal requests for more than is on deposit in the account. As of July 1, 2010, new regulations require that you "opt-in" to Courtesy Pay for ATM and everyday debit card transactions. If you maintain the account in good standing and have a need for this "courtesy," the credit union may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account the amount of the overdrawn item(s) and the Courtesy Pay fee(s) for each item that overdraws the account. Upstate Federal Credit Union will send you a notice each time an overdraft occurs on the account. Please be aware that Courtesy Pay will be applied only after your other sources of overdraft protection (savings and/or line of credit for overdrafts previously set up) have been depleted.

If you do not wish to participate in this Courtesy Pay program, please notify us in writing or by FAX to 864-328-0305. Courtesy Pay allows Upstate Federal Credit Union to provide a higher level of service to you by helping to protect your account and reputation should an accidental overdraft occur. If you have questions, please contact a member service representative at any of our branch locations.

