



HAPPY NEW YEAR

2018

After the success of 2017, we can't wait to see what's in store for 2018. 2017 will go down in history as a year of growth at Upstate Federal Credit Union. We completed an expansion in our Honea Path Office that almost doubled the size of the office, and we relocated our Administration Office to a facility that is much better suited to our needs.

Upstate Federal Credit Union had a wonderful year and we are now over 55 million dollars in assets. This would not be possible without our loyal members. We thank you for trusting us with your hard earned money. We ask that you refer your family and friends to Upstate Federal Credit Union as we begin another great year in 2018. If we can ever help with even the smallest of questions, we are here for you. Our door is always open to you. We appreciate your business, but most of all your trust and loyalty to Upstate Federal Credit Union.

Join us for the 52nd Annual Meeting

Join us for Upstate Federal Credit Union's 52nd Annual Meeting on Saturday, April 28, 2018 at 12:00 noon at Boulevard Baptist Church Christian Activity Center, 700 Boulevard, Anderson, S.C. Come join us for a great lunch and find out what's going on at your credit union. We look forward to seeing you there.

**Get Your
Tax Refunds
SAFE and
SECURE**

Send your tax refunds to your Upstate Federal Credit Union account by ACH electronic deposit. All you need is your 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.

Fun Money Facts



In 2010, the U.S. Mint produced roughly 1,856,000,000 one dollar bills. If you have one-million of them, they would weigh, 2,040.8 pounds. Ask for 20s instead, as one million of them would only weigh 20.4 pounds. As well, you can make change for a one-dollar bill 293 ways.

HOLIDAY *Closings*

Mon, Jan. 1, 2017
Mon, Jan. 15, 2017
Mon, Feb 19, 2017

New Year's Day
Martin Luther King, Jr. Day
President's Day

FREE CHECKING AND CHECKING PLUS ACCOUNT HOLDERS:

Beginning November 1st, you will need to be enrolled in e-Statements as well as have an active direct deposit in the account in order to continue receiving free checks. Please let us know if you have any questions on how to enroll in e-Statements.

A Note of Appreciation

As a not for profit financial cooperative, Upstate Federal Credit Union is owned by its members. These members come together every year at our Annual Membership Meeting to elect Board Members who help set product pricing and to determine what services will be offered by the credit union.

We appreciate the work and time that our Board of Directors and Supervisory Committee devote to the credit union. The Board and Supervisory Committee members of Upstate Federal Credit Union are strictly volunteers.



Nominations for the Board of Directors

Jerry Breu has faithfully served on the Board of Directors at Upstate FCU for 20+ years. He currently serves as the Board Chairman. Jerry worked as a plant manager, and retired from Champion Tooling. Jerry and his wife Mary reside in Anderson, but enjoy travelling and spending time in various places. Jerry is dedicated to the success of the credit union, and has been instrumental in the expansion of the credit union offices during the last few years.

Henry Reynolds has been a dedicated member of our Board of Directors for 20+ years. Henry is a member advocate with a heart for our community. He currently serves as the Vice Chairman. Henry is retired from Hydro Aluminum, where he worked in the Quality Control Department. Henry & his wife Norma currently reside in Mauldin, SC.

Visa Account Updater for Debit Cards

Visa Account Updater (VAU) is an account updating service in which your Upstate FCU Visa Debit Card is automatically enrolled. When your UFCU Debit Card(s) expire, are lost or stolen and new cards are issued, the VAU service may update relevant card data (card numbers and expiration dates) to merchants who participate in VAU. Payments for cable bills, utilities, subscription services, gym memberships, online video games, iTunes, Google Play, Amazon, and any other merchant that stores card information for future use, are potential participants in this automatic updating service. The database is accessed by those merchants seeking your account information after you have requested them to process recurring payments. This service is established to allow uninterrupted processing of your recurring payments. In the event you do not want a particular merchant to continue debiting your account with your new card, you will need to contact the merchant to request cancellation of future payments. To opt-out of the automatic merchant-updating service altogether, please notify us.

