



*Don't fall victim to*  
**FRAUD!**

## **Don't become a Victim of Fraud! Always remember – if it sounds too good to be true it probably is!**

We continue to see members who are victims of fraud. We've seen a wide variety of scams this year, including internet scams, mobile phone scams, check scams, secret shopper scams and much more. Keep your guard up! Think before you act on these things:

1. If someone contacts you because you have "won" something, you should NEVER have to send them money to collect your winnings.
2. People often try to impersonate someone you trust. Do not send money or give out personal information in response to unexpected requests – texts, phone calls or emails.
3. Don't trust your caller ID. Technology makes it easy for scammers to use fake caller ID information. If you are unsure about a call you receive, hang up and search for the phone number of the agency claiming to be the caller. DO NOT just re-dial the number that called you. Make sure you have a genuine phone number.
4. Never deposit or cash a check and wire funds back to the sender.
5. Don't be scammed by fake job offers. We see secret shopper scams often. You should NEVER have to deposit or cash a check and send back a portion of the funds via Western Unions, Gift Cards, etc.
6. Never, never give out your credit or debit card information over the phone to people you don't know.
7. If people knock on your door wanting work, say no thank you and close the door.
8. Remember Upstate Federal Credit Union will never call, e-mail, or text you asking for your personal information.

## **Call for Volunteers**

Would you be interested in volunteering some time on our Supervisory Committee or Board of Directors? Please let us know. Anyone wishing to be nominated for Upstate Federal Credit Union's Supervisory Committee or Board of Directors may submit their name to the Nominating Committee at 123 Broadbent Way, Anderson, S.C. 29625.

Those wishing not to submit their name to the Nominating Committee but who want to be on the ballot may submit a signed petition to the management signed by 132 members of Upstate Federal Credit Union. The closing date for nominations will be February 15, 2020. The elections will be held at the Annual Meeting on April 25, 2020. Nominations from the floor will not be permitted. If there is only 1 nominee for each position there will be no ballot.

The Nominating Committee consist of: John Higgins, Peggi Poore and Ray Callaham.

## **HOLIDAY** *Closings*

**Monday, October 14, 2019**  
Columbus Day

**Monday, November 11, 2019**  
Veteran's Day

**Thursday, November 28, 2019**  
Thanksgiving Day

**Tuesday, December 24, 2019,**  
Christmas Eve Closing at 2:00 pm

**Wednesday, December 25, 2019**  
Christmas Day

# Membership Matters

**Generally, debits are posted to your account as follows:**

- Checks are posted from low amount to high amount as they are received from the Federal Reserve each day.
- ACH electronic payments are posted at the end of the day in the order they are received from the Federal Reserve.
- PIN-based debit card purchases are similar to ATM withdrawal transactions because the money is usually deducted from your account immediately at the time of the transaction. This depends on the merchant, however.
- Signature-based debit card transactions. When these transactions are initiated, the merchant usually sends an authorization request for the amount in question to the credit union. A hold is then placed on the account for that amount, which is reflected in the account's available balance.

You can find further clarification in UFCU's Membership Agreement.

## **Understanding Your Account Balance**

Your checking account has two kinds of balances: the actual balance and the available balance. Your actual balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending. Your available balance is the amount of money in your account that is available for you to use. Your available balance is your actual balance less: (1) holds placed on deposits; (2) holds on debit card or other

transactions that have been authorized but are not yet posted; and (3) any other holds, such as holds related to pledges of account funds and minimum balance requirements or to comply with court orders. We use your available balance to determine whether there are sufficient funds in your account to pay items, including checks and drafts, as well as ACH, debit card and other electronic transactions. Pending transactions and holds placed on your account may reduce your available balance and may cause your account to become overdrawn regardless of your actual balance. In such cases, subsequent posting of the pending transactions may further overdraw your account and be subject to additional fees. You should assume that any item which would overdraw your account based on your available balance may create an overdraft. You may check your available balance online at [www.upstatefcu.org](http://www.upstatefcu.org), at an ATM, by visiting a credit union branch or by calling us at 1 (866) 711-3505.

**CONSENT TO CONTACT** - By signing or otherwise authenticating the Business Account Card, the Authorized Person(s) agree(s) we and/or our third-party providers, including debt collectors, may contact the Authorized Person(s) by telephone or text message at any telephone number associated with the account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to Authorized Person(s), in order to service the account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. The Authorized Person(s) further agree(s) methods of contact may include

use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. The Authorized Person(s) may withdraw the consent to be contacted on their wireless telephone number(s) at any time by email to [member\\_services@upstatefcu.org](mailto:member_services@upstatefcu.org), via phone at (864) 359-3012 or by any other reasonable means. If the Authorized Person(s) has provided a wireless telephone number(s) on or in connection with any account, the Authorized Person(s) represents and agrees they are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and has the authority to give this consent.

Furthermore, the Authorized Person(s) agrees to notify us of any change to the wireless telephone number(s) which they have provided to us.

In order to help mitigate harm to the Authorized Person(s) and the account, we may contact the Authorized Person(s) on any telephone number associated with the account, including a wireless telephone number (i.e. cell phone number), to deliver any messages related to suspected or actual fraudulent activity on the account, data security breaches or identity theft following a data breach, money transfers or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. The Authorized Person(s) will have an opportunity to opt-out of such communications at the time of delivery.

# SKIP-A-PAYMENT NOTICE

- If you plan to skip a payment for December 2015 we must know by **October 31st**
- If you plan to skip a payment for January 2016 we must know by **November 30th**

# Skip-A-Payment, *Enjoy The Extra Cash*

*from your friends at Upstate Federal Credit Union*

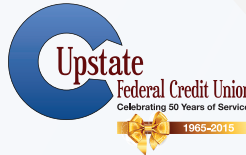
We at Upstate FCU would like to make the New Year brighter by letting you skip your        **December 2015** or        **January 2016** (*not both*), loan payment for any eligible loan(s). Mortgage loans and Loyalty loans are not eligible. Take advantage of Skip A Payment to use the extra cash to pay for those additional expenses from the holiday season or anything you wish!

## Just follow these easy steps:

1. Decide which loan payment you wish to skip. (Offer does not include real estate loans or loyalty loans.)
2. Complete the bottom portion and return to the Credit Union along with a \$25.00 service fee payment per loan.
3. Drop off your request before the payment you wish to skip is due!

## Call us at with any questions:

Anderson (864)-224-5654; South Anderson (864) 328-0270;  
Honea Path (864)369-0095 or Williamston (864) 841-5102



## SKIP-A-PAYMENT COUPON

By participating in Upstate FCU's Skip-A-Payment program, I understand that the terms and conditions of my loan agreement are unchanged and remain in full force and effect, except that there will not be any regular payment required during the deferral period set forth above. I also understand that interest will continue to accrue on the outstanding loan balance during the deferral period and until the loan is paid in full, that I continue to be responsible for the entire outstanding principal and interest of my loan, I will continue to make the scheduled payment until all principle and interest is paid in full, and that the loan maturity date will be extended. To be approved for this offer, members must be in good standing with the Credit Union. We reserve the right to refuse a Skip-A-Payment request and will advise you only if your request is denied. Attention automatic payers (direct deposit and payroll deduction): the excess funds created from the skipped payment will be diverted to your savings or checking account previously designated to receive the excess.

Name \_\_\_\_\_

Account # \_\_\_\_\_ Loan # \_\_\_\_\_ Loan # \_\_\_\_\_ Loan # \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

My payment is normally paid by (*circle one*): Cash    ACH/Payroll Deduction    Auto Transfer

My payment frequency is (*circle one*): Monthly    Semi-Monthly    Bi-Weekly    Weekly

My \$25.00 Skip a payment fee is enclosed \_\_\_\_\_

Please withdraw the \$25.00 Skip-A-Payment fee per loan from my account # \_\_\_\_\_

Signature \_\_\_\_\_

### FOR CREDIT UNION USE ONLY

\_\_\_\_ Viewed History    \_\_\_\_ Pulled File    \_\_\_\_ Fee Collected    \_\_\_\_ Entered in SAP Program    \_\_\_\_ Verified

\_\_\_\_ Approved by Donna (*if not approved by SAP program*)    \_\_\_\_ FM Completed (*if Virtual Branch Transfer*)

Date \_\_\_\_\_ Teller Name \_\_\_\_\_

# Let Us Refinance Your Auto Loan!

*We will beat your rate by at least*

# .50%

\*Subject to the floor rate.  
\*Subject to credit worthiness and qualifying.

## Home Equity Line of Credit *Special*

Turn your home's equity into cash with a Home Equity Line of Credit (HELOC). Use the funds to do home improvements, consolidate credit card debts, take a vacation, pay for college tuition or more. Best of all, get the cash and flexibility you need with **NO CLOSING COSTS!**



*Now is the perfect time to take advantage of our special offer!*

- \* Subject to credit worthiness and approval
- \* Offer is for a limited time only. Terms and Conditions subject to change without notice
- \* Consult your tax advisor regarding the deductibility of interest
- \* Property insurance is required
- \* Must use closing attorney from our list of service providers.

