

# NEWSLINE

December 2020



## The Board of Directors and Staff of Upstate Federal Credit Union would like to thank you for another successful year.

Even during a very difficult time, due to COVID-19, you all continued to be loyal to your credit union. We appreciate your patience with us during the times that our lobbies were "by appointment only" and all transactions were routed through the drive thru. Our #1 priority during this challenging time has been to keep our staff and members safe despite the rising numbers of COVID cases.

The credit union has continued to grow even during these difficult times. Our assets grew to almost 93 Million, as of the end of November 2020. Our membership has grown to 14,187. You keep sending us your family and friends, and we are happy to have the opportunity to serve them. We appreciate the loyalty you have shown to your Hometown Community Credit Union.

In 2020, we opened our eBranch. The eBranch was designed to allow us to be able to answer your calls quicker, while also providing you an opportunity to apply for new accounts and loans over the phone or online. This branch is staffed by employees that you have worked with in the past from our branch offices. The eBranch staff is available during our normal business hours to assist you with any questions that you may have regarding existing accounts or loans, new accounts or loans or any other service related questions. They are available to meet any of your financial needs, and the branch has proven to be a valuable asset throughout the year.

All of this would not be possible without you, our loyal members. We are truly committed to making Anderson County a better place to live. We continue to support our schools, and the local Community Organizations we serve. We thank you for allowing us to serve you. Have a very Happy New Year and we look forward to serving you in 2021.

#### Get Your Tax Refunds Fast, Safe and Secure.

Send your tax refunds to your Upstate Federal Credit Union account by direct deposit. All you need is your routing number, which is #253278197 and your account number. If you are unsure of your account number, we can provide that to you on your next visit to any of our branches. With direct deposit, your refund will arrive fast, safe, and secure.

#### HOLdesings

**January 18th** Martin Luther King, Jr. Day

**February 15th** President's Day



**Jerry Breu** has faithfully served on the Board of Directors at Upstate Federal Credit Union for 25 years. He served as Board Chairman for many of those years. Jerry retired as Plant Manager of Champion Tooling. Jerry and his wife Mary reside in Anderson. They enjoy traveling and spending time in various places. Jerry has always been 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 served on the Board of Directors at Upstate Federal Credit Union for over 25 years. Henry is a member advocate with a heart for the community. Henry retired from Hydro Aluminum in Belton, SC, where he worked in the Quality Control Department. Henry and his wife Norma reside in Mauldin, SC.

**Warren Cox** has been a member of the Board of Directors for several years. Warren retired with 32 years of service from Easley Combined Utilities Company. Warren and his wife Barbara have a son Chris and a Grandson Camden. They, along with his wife Barbara, reside in Honea Path. Warren and Barbara enjoy taking cruises and are big Clemson Tiger fans.

### Are your Passwords Secure?



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

- 1. Avoid using names (spouse, children, grandchildren, etc.)
- **2.** Mix it up! Use variations on capitalization, spelling, numbers and punctuation.
- **3.** Use a longer password, because it will be harder to crack (a minimum of 10 characters is recommended)

If you keep your passwords written down, put them in a safe place. Do not hide them near your computer or underneath your keyboard. Don't carry your username and password in your wallet, you could lose it. Change your password regularly, and try not to reuse the same password.

#### 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 vehicle at the dealership, please 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. We can typically match and even beat your Auto Loan rate. (Rates are based on credit worthiness.)

Please contact a Loan Officer today to make sure you have the best rate possible on your auto loan!





Join Us for Upstate Federal Credit Union's **55th Annual Meeting** 

Saturday, April 24, 2021 12:00 Noon

Location will be announced at a later date.

