



NEWSLINE

March 2021

ATM Safety Tips

ATMs are a convenient and easy way to get the cash you need. Any time you use an ATM, keep the following safety tips in mind.

OBSERVE YOUR SURROUNDINGS

ATMs should be well-lit with a clear view of your surroundings.

COMMON SENSE

Common sense is your best guide when using ATMs. Trust your instincts and use ATMs only where you feel safe. Never leave your card or receipt at the ATM.

SUSPICIOUS ACTIVITY

If you notice any suspicious activity at the ATM after you have begun your transaction, cancel the transaction, take your card and leave. You can go to a different machine where you feel safe.

GUARD YOUR CARD AND PIN

Your debit card cannot be used at the ATM machine without your PIN to make an ATM transaction. Memorize your PIN and never write it on your card or leave it in your car. At a drive-up ATM keep your car engine running, lock the doors and open only the driver's window for access to the ATM. Stay alert and do not linger at the ATM machine.

ATM CRIME

Be aware that although rare, ATM crime can happen. Help us prevent ATM crime. If you feel something is not right at a certain ATM please report it so we can make all ATMs a safe place for our members.



Home Equity Line of Credit Special, NO CLOSING COSTS!

With Springtime here, it's the perfect time to take advantage of our special offer.

Current APR is 3.25%. APR is variable and the rate may change annually. Rate is calculated as Prime Rate -.50% (if borrower qualifies) with a floor of 4.00% and a maximum of 18.00%. Rate will not change more than 3% annually.



- Subject to credit worthiness and approval
- Offer is for a limited time only
- Consult your tax advisor regarding the deductibility of interest
- Property insurance is required
- Must use closing attorney from our list of service providers.

DON'T PAY ATM FEES!

Over 30,000 + Free
ATMs on the CO-OP
Network



To 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.)

55th

ANNUAL MEETING

Don't Forget!

Saturday, April 24th, 2021

Tucker's Restaurant | 3501 Clemson Blvd, Anderson, SC

We will provide you with a sandwich box to go.

Drop by anytime between 12:00-2:00pm

Bring canned or dry food items to donate to local food pantries.

Need a Mortgage?

We do Purchases
and Refinance.

See us today.

HOLIDAY Closings

Monday, May 21, 2021
Memorial Day

FACTS

WHAT DOES UPSTATE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and Account Balance • Credit History and Payment History • Transaction or Loss History 	
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Upstate Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Upstate Federal Credit Union Share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes- To offer our products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes- Information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes- Information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES
To limit our sharing	<ul style="list-style-type: none"> • Call (864) 224-5654 - our menu will prompt you through your choice(s) <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call (864) 224-5654	
Who we are		
Who is providing this notice?	Upstate Federal Credit Union	
What we do		
How does Upstate Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does Upstate Federal Credit Union collect my personal information?	We collect your personal information, for example, when you; <ul style="list-style-type: none"> • Open an account or use your debit card • Apply for financing or give us your contact information • Make a wire transfer 	
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • Sharing affiliates' everyday business purposes - information about your credit worthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you the additional rights to limit sharing.	
What happens when I limit sharing for an account I hold with someone else?	Your choices will apply to everyone on your account.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Non-affiliates we share with can include CUNA MUTUAL INSURANCE COMPANY, FISERV, MAILCHIMP, and ASCENSUS. 	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our Joint Marketing partners include CUNA MUTUAL INSURANCE COMPANY 	
Other important information		

Approved March 2020

