



USPLK EMPLOYEES FEDERAL CREDIT UNION

Spring 2015
1st Quarter



VISA® GIFT CARD

Announcing the perfect, whatever-the-occasion-oh-you're-so-thoughtful gift idea.

You can never go wrong with a Visa Gift Card. It's good at millions of places—including retail and online merchants—and for mail and phone orders.

It's the perfect gift because it lets the recipient decide what they really want, and it's prepaid so it can't be overspent, with all the protection and security features you've come to expect from Visa.

Can't decide what to give? Ask one of our associates about a Visa Gift Card today. We'll help you get the response you want:



Oh, you're so thoughtful.

Apply Now! Applying for a Visa® Gift Card is easy. Contact a Credit Union representative today.



Dividends on Share Savings Accounts

The Board of Directors has declared a dividend of .75% for the 1st quarter of 2015. This is an APY of .75%.

Annual Meeting

At our annual meeting on March 21st. Leonard Lockwood, Flora Magee and John Groves won re-election to the Board of Directors. The other members on the board are Gary Fox and Claude Wiedower. We appreciate the commitment each member makes to serve on our board. *Thank you!*

Scholarship Winners Announced

Congratulations to the recipients of the 2015 Wade K. Springsted Memorial Scholarship. The recipients are Jordan Gallagher, Jeremiah Tabor, Karli McGhee and Ariana Jackson. Each student will receive a \$1,000.00 scholarship to the college of their choice. Each applicant was required to complete an application which was then reviewed and rated by the Board of Directors.



DISCOUNTED TICKETS AVAILABLE

This year we will again have discounted tickets available to our members:

- ◆ Worlds of Fun and Oceans of Fun.
- ◆ Schlitterbahn Water Park in Kansas City, Kansas.
- ◆ Discounted tickets to Legends 14 Theaters in Kansas City, Kansas.



What You Should Know About Preventing Identity Theft and Fraud

Identity (ID) theft and fraud is what happens when someone obtains your personal "identifying" information and uses it without your permission. By the time you learn about the theft or fraud, it may be too late to stop the financial damage. For example, if an ID thief were able to collect several pieces of identifying information about you, usually including your Social Security number (SSN), he or she could impersonate you to obtain a loan for a new car. By the time you receive the first bill for the car (or a notice that your bill is past due), the thief and car could be long gone — and you are stuck with the payments.

Identity thieves use many ways to steal personal information, from snooping through mailboxes or trash to posing as legitimate businesses on the phone. Follow these tips to help guard against ID theft or fraud:

- **Documents:** Before discarding documents containing personal data, including credit card offers you receive in the mail, first shred them. Never dispose of credit card receipts, rental car receipts or bank deposit slips in public trash receptacles.
- **Mail:** When traveling, have your home mail held at the post office (or have a friend pick it up) so personal data doesn't sit in your mailbox where an ID thief could nab it.
- **Checks:** Limit the amount of personal data you print on your checks; less is safer.
- **Information:** Guard your SSN, mother's maiden name and account numbers. Don't carry your SSN in your wallet or purse. Ask your providers if you can place passwords on your bank, telephone and credit card accounts (and change the passwords periodically). Be stingy about giving out personal information to others, whether by phone, e-mail or on the Internet. Don't answer personal-data-related questions over the phone unless you initiated the conversation, especially if the person on the phone is soliciting you.

Check your financial records frequently to be sure no fraudulent activity is occurring in your name.

- Periodically ask for a copy of your credit report and check it for any unusual activity.
- Balance your checkbook monthly, watching for unauthorized withdrawals.
- Read the transactions shown on your credit card statements. Be sure you made or authorized every purchase or cash advance shown.

These safety resources are made available by Sentry Insurance a Mutual Company and its subsidiaries and affiliates (collectively "SIAMCO") with the understanding that SIAMCO is not engaged in the practice of law, nor is it rendering legal advice. Sentry recommends that you obtain legal or expert assistance as appropriate. The information contained in these materials is distributed "as is", without warranty or liability to any person or entity with respect to any loss or damages caused or alleged to have been caused, directly or indirectly by the information.



The invention of basketball was not an accident. It was developed to meet a need. Those boys simply would not play "Drop the Handkerchief".

-- James Naismith

USPLK EFCU Holiday Closings

Don't get caught short of cash!

The Credit Union will be closed on:

- Memorial Day, May 25th 2015
- Independence Day, July 3rd 2015

USPLK EFCU

Board of Directors

Leonard Lockwood
Flora Magee
Gary Fox
John Groves
Claude Wiedower

Cheryl Smith, Manager

We're on the Web!
www.usplkefcu.org

USPLK Employees Federal Credit Union
16055 Santa Fe Trail
Leavenworth, KS 66048



Phone: 913-682-2928
Fax: 913-682-2991
E-mail: csmith@usplkefcu.org