



USPLK EMPLOYEES FEDERAL CREDIT UNION

Winter 2018
4th Quarter



2018 ANNUAL MEETING

It is time to save the date for USPLK Employee's FCU's Annual Meeting. The Meeting will be held at the Riverfront Community Center at 123 S. Esplanade St, Leavenworth KS in the Riverfront Room. The date is April 6, 2019.

Reservations will be accepted starting on February 1st and all reservations must be made no later than March 29, 2019. There is a limit of 240 persons.

If you make a reservation and then find yourself unable to attend, please let us know as we pay for the meals for all of the reservations that are turned in whether you attend or not.

As usual, we will begin serving at 6:00 pm followed by a short business meeting.

Reminder: We offer free notary service for our members!

TAX FORMS

Please be sure and check your statement envelope for your 1099 and 1098 forms for 2018. If you receive your statement by email the 1099's and 1098's will be mailed in their own envelope marked:

"Tax Information"
Do not throw away.

Board Member Openings

There will be three Board positions open for election at the Annual Meeting. If you are interested in running for one of the positions please contact Manager, Stacey Watkins. If elected you will need to be available to attend monthly board meetings on the third Wednesday at 9:00am at the Credit Union office.

Loan Rates

Check our website at
www.USPLKEFCU.org

to see our competitive loan rates.

We pride ourselves in offering great low rates. Give us chance as we usually beat dealership rates.

New Trucks & Cars start as low as 2.25%

The credit union is removing the deposit limit restriction!

Dividends on Share Savings Accounts

The Board of Directors has declared a dividend of 1.10% for the 4th quarter of 2018. This is an APY of 1.10%.

Scholarship Time Again!

It is time to pick up applications for the Wade K. Springsted / Flora M. Magee Memorial Scholarship. There will be six \$1,500.00 scholarships awarded to graduating high school seniors.

You will need to pick up or request a packet from the credit union. **The packet must be returned to the credit union no later than March 1, 2019.**



The scholarship recipients will be announced at the annual meeting on April 6, 2019.

USPLK EFCU Holiday Closings

The Credit Union will be closed in observance of the following federal holidays during the first quarter of 2019
Martin Luther King Day - January 21, 2019
Presidents' Day - February 18, 2019

USPLK EMPLOYEES FEDERAL CREDIT UNION PRIVACY NOTICE

USPLK Employees FCU is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal information. If you have any questions, please contact a member service representative at 913-682-2928.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide extra services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect and Disclose About You

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of your credit union, follow your instructions as you authorize, or protect the security of our financial records.

How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural

Credit Cards

We will be starting a credit card program. For anyone interested please call or come in to the office. This is offered through our partner company LSC.

Staff Highlights

Lucy Hasak-Consumer Loan Officer

Lucy started at the credit union in 1989 working along side our founder Wade Springsted three days a week. In the 29 years she has been at credit union she has worked her way up to being the full time senior loan officer. She has been married to husband for 39 years and has one married son and daughter in law. Lucy has lived in Leavenworth her whole life and has dedicated herself to helping our wonderful members.

Katherine Gallagher Part Time Accountant

Kathy has been with the credit union for 8 years. Kathy earned her Bachelor's degree in Management/Accounting from Park University. She has been an integral part of our accounting and investment operations. Since beginning with us she has built up many spreadsheets and automated the accounting duties. Before starting with the credit union Kathy retired with 27 years of service from the DOD at Fort Leavenworth. Kathy has been married to her husband for 42 years and stays busy as 24/7 grandparents of three beautiful girls.

MISSION STATEMENT

The Credit Union is a member-owned financial institution whose purpose is to promote the financial well-being of its members by providing services in a professional, personal, and competitive manner.

USPLK EFCU

Board of Directors

Claude Wiedower—Chair
John Groves
Sharon Lacy
Leonard Lockwood
Thaddeus Brzustowicz
Stacey Watkins, Manager

Office Hours

Monday through Friday 8:30am to 5:00pm
Closed Saturday and Sunday



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