



USPLK EMPLOYEES FEDERAL CREDIT UNION

Spring 2019
1st Quarter



Credit Card Program

The credit union has partnered with LSC (League Service Corp) to offer our members a competitive credit card program. The program is now operational. Go to our website and apply online through the services tab. Spring balance transfer special of 2.99% for 12 months with no balance transfer fee, this offer is available until April 30, 2019.

CHILDREN'S MIRACLE NETWORK

Many thanks to our members who participated in the December Skip-A-Payment program. By choosing to skip their December loan payment and instead donate \$10.00 per loan, we were able to donate \$950.00 to Children's Miracle Network! Watch your Fall Newsletter for Information on this year's Holiday Skip-A-Payment program.

Scholarship Winners

Announced

Congratulations to the following recipients of credit union's 2019 Scholarships:

Margaret Collins, Macy Gallagher, Hanna Aydogan, Tearney Dunahoo, John Pickman and Ian Wagner.

Each student will receive a \$1,500.00 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.



Summer Is Around the Corner

Keep in mind as summer approaches that the credit union always offers Visa Travel cards that are accepted world wide. We also offer a vacation loan special during June, July and August to help make your summer plans possible. Call the office, visit our website or stop by for any questions you may have.

New Staff Member

Imo Burdette has joined our amazing team as our full time teller. She is a life long Leavenworth resident, many of you may already know her! We are excited to have her join our credit union family!

Promotion

Alisha Lorenzo has been promoted to be our Real Estate Loan Officer.

Dividends on Share Savings Accounts

The Board of Directors has declared a dividend of 1.25% for the 1st quarter of 2019. This is an APY of 1.25%.

Loan Rate Increase

As of June 1, 2019 our loan rates will be increasing. Please contact the office to inquire. You can always apply online through our website at www.usplkefcu.org and click the online loan application link.

STOP UNWANTED MAIL

USPLK Employees Federal Credit Union only contracts with vendors that we have checked out and believe there is a benefit to our members. We never want to flood you with unwanted mail.

However, if you are receiving mailings that originate from the Credit Union and you want to stop them. PLEASE contact the Credit Union office and request to “opt-out” of any third party mailing. We will be happy to do this.

What You Should Know About Preventing Identity Theft and Fraud

Identity 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 until your return.
- **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. Do not answer personal-data-related questions over the phone unless you initiated the conversation, especially if the person on the phone is soliciting you. Also, never leave your wallet or purse in your vehicle, as insurance will not cover your personal property that is stolen.

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. Make sure you authorized every purchase or cash advance shown.

USPLK EFCU Holiday Closings

The Credit Union will be closed on:

- Memorial Day, May 27th 2019
- Independence Day, July 4th 2019

Our ATM is always open!

USPLK EFCU

Board of Directors

Claude Wiedower
John Groves
Sharon Lacy
Thaddeus Brzustowicz
Leonard Lockwood

Stacey Watkins, Manager

Discount Tickets

We will have discount tickets again this year for our members. Stop by the office



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

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**USPLK EMPLOYEES
FEDERAL CREDIT UNION**

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