



USPLK EMPLOYEES FEDERAL CREDIT UNION

Winter 2019
4th Quarter



2019 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 March 21, 2020.

Reservations will be accepted starting on February 3rd and all reservations must be made no later than March 13, 2020. There is a limit of 175 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 2019.

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. office in Leavenworth KS.

Statement Mailing Fees

As of April 1, 2020 all paper mailed statement will incur a \$1.00 service charge per statement. You can opt-in to E-Statement for free or you can choose to pick-up your statement from our office to avoid this fee.

Scholarship Time Again!

It is time to pick up applications for the Wade K. Springsted / Flora M. Magee Memorial Scholarship. There will be six \$1,000.00 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 February 28, 2020.**



The scholarship recipients will be announced at the annual meeting on March 21, 2020.

Debit/ATM Card Update

As of February 1, 2020 all debit/ATM cards will only work for point of sale if tied to a checking account. We now offer free basic checking.

Dividends on Share Savings Accounts

The Board of Directors has declared a dividend of 1.25% for the 4th quarter of 2019. This is an APY of 1.25%.

Dividends on Share Certificates

1 year term rate 1.75%

2 year term rate 1.85%

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 safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

New Auto Essential Program

Replacement of lost, stolen or destroyed keys or remotes. Repair chips and cracks caused by propelled rocks or road hazard debris while driving on public roads, streets, and highways. Permanently removes door dings and minor dents without harming a vehicle's factory finish. Repair or replacement of punctured, cut or flat tires and wheels due to road hazards or pot holes. Includes cosmetic repair of wheels. Also includes roadside assistance for towing, fluid delivery, flat tire assistance, battery assistance and lockout service. Talk to a loan officer today for a quote. You do not have to have a loan at the credit union to take advantage of this great program!

USPLK EFCU Holiday Closings

The Credit Union will be closed in observance of the following federal holidays during the first quarter of 2020:
New Years Day January 1, 2020; Martin Luther King Jr Day January 20, 2020; Presidents Day February 17, 2020

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
Robert Gering
Thaddeus Brzustowicz

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



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

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

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