



USPLK EMPLOYEES FEDERAL CREDIT UNION

Spring 2020
1st Quarter



Covid-19 Impact

In cooperation with guidance of municipalities and the federal government to protect the population by social distancing, we have postponed our annual meeting.

We will notify the membership of the rescheduled date when more is known.

We have also suspended all basement rental contracts until further notice.

We have closed our lobby to foot traffic and are running all business through our drive-up window. For mortgage closings or access to your safe deposit box you will need to call us for an appointment. Remember, we do have 24/7 online banking and ATM machine. We will be here to help our membership the best we can. If any member has questions or concerns about their financial state, due to decreased salaries, please call our office and ask for assistance.

Scholarship Winners

Announced

Congratulations to the following recipients of the credit union's 2020 scholarships:

London Gregory, Samantha Meyer, Landon Steen, Hailey Treadway, Josie Cox and Jessenia Orellana

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.



Dividends on Share Certificates

1 year 1.30 %
2 year 1.40%
(effective April 1, 2020)

Dividends on Share Savings Accounts

The Board of Directors has declared a dividend of 1.00% for the 1st quarter of 2020. This is an APY of 1.00%.

Real Estate News

The board of directors has increased our max mortgage loan amount to \$350,000.00. There are different criteria for approval on any loan that exceeds \$250,000.00 vs. mortgage loans under \$250,000.00.

Call our R.E. Loan Officer Alisha, if you have any questions or would like to apply. (KS & MO primary residence only)

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 or visit our website beginning June 1, 2020.

Credit Card Program

The credit union has partnered with LSC (League Service Corp) to offer our members a competitive credit card program. Go to our website and apply online through the services tab.

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 25, 2020
- Independence Day, July 4th 2020

Our ATM is always open!

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

USPLK EFCU Board of Directors

Claude Wiedower
John Groves
Robert Gering
Sharon Lacy

Thaddeus Brzustowicz

Stacey Watkins, Manager

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 \$890.00 to Children’s Miracle Network! Watch your Fall Newsletter for Information on this year’s Holiday Skip-A-Payment program.

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