



USPLK EMPLOYEES FEDERAL CREDIT UNION

Spring 2021
1st Quarter



New Debit Cards Arriving This Summer

In June we will be converting to a new card processing company. This change has been planned for a while. This is something that takes a lot of time and planning. We are excited to announce that we will convert to Transfund. In June, be on the lookout for your new MASTERCARD debit card, it will arrive in a plain white envelope. These cards will start working once conversion day is complete. Planned conversion day is June 23, 2021. Also, you will have more control over your card using Transfund's Secure Lock App. We are very excited and hope you are to. If you have any question call our office.

Annual Meeting

Our annual meeting is set for September 18, 2021.

We will have more information in the next newsletter so stay tuned!

Auto Loan Special

Spring auto loan special. Rates as low as 1.50% for new autos and 2.50% on used autos.

Real Estate News

We have money to lend. Primary Residence with no origination fees. All loans stay in-house.

Rates as low as 3.45% for 15 years
Or
3.75% for 30 years

Call our R.E. Loan Officer if you have any questions or would like to apply.
(KS & MO primary residence only,
50 mile max radius from office)

Scholarship Winners

Will be Announced Next Quarter

Applications are due by May 15, 2021. We are giving four scholarships this year. Each student will receive a \$1,000.00 scholarship to the college of their choice. Each applicant is required to complete an application which will be reviewed and rated by the Board of Directors.



Dividends on Share Savings Accounts

The Board of Directors has declared a dividend of 0.75% for the 1st quarter of 2021. This is an APY of 0.75%.

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.

Credit Card Program

Don't forget we still have our partnership with LSC. 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.

Supervisory Committee Notice

We are always looking to add members to our supervisory committee. Contact Stacey if you are interested in volunteering. All committee members are approved by the board of directors

USPLK EFCU Holiday Closings

The Credit Union will be closed on:

- May 31, 2021
- July 5, 2021

USPLK Employees Federal Credit Union
16055 Santa Fe Trail
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We're on the Web!
www.usplkefcu.org

USPLK EFCU Board of Directors

Claude Wiedower
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Holiday Skip Pay Program

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 \$355.00 to CASA and \$355.00 to Interfaith Shelter of Hope, both located Leavenworth. Watch your Fall Newsletter for Information on this year’s Holiday Skip-A-Payment program.

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