



USPLK EMPLOYEES FEDERAL CREDIT UNION

Fall 2025



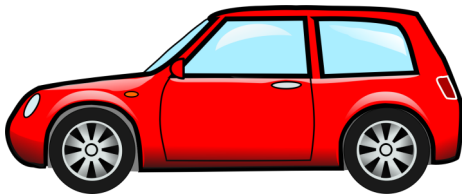
National Credit Union Day

National Credit Union Day is October 16, 2025. Please come join us at the credit union from 11:00 am to 1:30 pm.

A lunch of chili and chili dogs will be served by credit union employees and board members.

We will also be having a cash drawing for all eligible members who attend. Members must be present to enter but not present to win.

Auto Loan Rates



Contact us for more info on our great Auto Loan Rates! Starting at 4.75% for new vehicles and 5.75% for used!

Real Estate News

WE have money to lend at great low rates!
Call today if you have any questions.
(Primary residence only, within 50 miles of CU)

Upcoming Holidays

USPLK Employees Federal Credit Union will be closed on the following holidays.

October 13th– Columbus/Indigenous Peoples Day

November 11th– Veterans Day

November 27th & 28th– Thanksgiving

December 25th & 26th–Christmas

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.

Electronic Statements

Electronic statements are available through the Credit Union. Switching from paper to Electronic Statements will help you avoid any statement fees associated with mailed paper statements. Please contact us if you would like to make the switch!

Staff Highlights

Some Things to Know About Preventing Identity Theft and Fraud

Identity (ID) 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 (or have a friend pick it up) so personal data doesn't sit in your mailbox where an ID thief could nab it.
- **Online and Email:** Use Multifactor Authentication whenever possible. Use a password manager to store and create strong, unique passwords for different website and online accounts. Never click on links from unknown sources and be wary of links and attachments from all sources, as online phishing is only increasing with time.
- **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. Don't answer personal-data-related questions over the phone unless you initiated the conversation, especially if the person on the phone is soliciting you.

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. Be sure you made or authorized every purchase or cash advance shown.

Dividends on Share Savings Accounts

The Board of Directors has declared a dividend
of 0.40% for the 1st quarter of 2023.
This is an APY of 0.40%.

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USPLK EFCU

Board of Directors

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Sharon Lacy

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