



USPLK EMPLOYEES FEDERAL CREDIT UNION

Summer 2025
2nd Quarter



October's International Credit Union Day Celebration

Thursday October 16, 2025 11:30 am - 1:30pm.

Fall will be here before you know it—save the date and come celebrate International Credit Union and Member Appreciation Day with a luncheon in our basement banquet room.

Stop by for a bite to eat and enter into our cash prize drawings.

You do not have to be present at time of drawing to win.

Annual Meeting

At our annual meeting on March 15th, Randy Cecil was elected to the Board, while Sharon Lacy was re-elected to the Board of Directors. The other Board members are Robert Gering, Thaddeus Brzustowicz, and David Manthe. Thaddeus Brzustowicz was re-appointed to the Board Chairman seat by his peers following the election.

USPLK appreciates the time and commitment each member volunteers to

Expedited Funds Availability

Effective July 1, 2025 Federal Regulation CC Threshold amounts have increased for Availability of Funds and Collection of Checks

Next Day Min. Availability = \$275
EFA Act's Permissive Adj Min for Cash W/D = \$550
New-Account Day Next Day Min Avail = \$6,725
Repeatedly Overdrawn Min Availability = \$6,725
Large-Deposit Min Next Day Availability = \$6,725

Dividends on Share Accounts

The Board of Directors has declared a dividend of 0.40% for the 2nd quarter of 2025. This is an APY of 0.40%.

Auto Loan Rates

Rates as low as **4.75%** for new autos and **5.75%** for used autos.

NEEDING \$\$\$ FOR A VACATION?

HAVE BILLS TO PAY?



**TAKE ADVANTAGE OF OUR
SUMMER
LOAN SPECIAL!**

**RUNNING JUNE 19th through
August 31st Rates are 2.0% under
current Signature Loan Rates**

Maximum amount available \$2,000
(Rates Based on Credit Score)

**SOME RESTRICTIONS APPLY.
CALL OR STOP BY THE CREDIT UNION
FOR MORE DETAILS.**

Membership Reminder

Joint account holders are not primary members and have no voting or membership rights per CU bylaws. If you have a close family member that is *currently only a joint owner* but would like to have full membership voting rights at our Annual Meeting and/or receive a cash raffle ticket at USPLK's Fall Credit Union celebration, make sure they know they *can and should* open a Share Savings Account listing them as the Primary Owner. Call or stop by the credit union if you have questions on membership and/or eligibility requirements.

CD RATES

6 Month: **4.00%**
12 Month: **3.75%**
12 Month: **2.50%**

Jumbo 6 Mo: **4.10%**
(\$25,000 min.)
Jumbo 12 Mo: **4.10%**
(\$25,000 min.)

FEE UPDATE NOTICE

The fee for Mailed Paper Statements will be increasing from \$1.00 to \$3.00 effective August 1st, 2025 due to rising postage and stationary costs.

Avoid the Fee !!!

It is simple and completely free to sign up for e-statements. Stop by the Credit Union OR Call and request a form by mail to sign to add a valid email to your account. A valid email also greatly enhances account security.

HOLIDAY CLOSINGS

USPLK Employees Federal Credit Union will be closed in observance of the following holidays:

- **Friday July 4th - Independence Day**
- **Monday September 1st - Labor Day**

Our ATM and Mobile Deposit are available 24/7!

Kids Club Accounts

\$10.00 will be deposited to active minor (0-17 years of age) share accounts during their birthday month! An active account is defined as any share account having at least 1 deposit or withdrawal in the last 12 months. Show those kids their statements and empower them to be financial savers.

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

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

USPLK EFCU

Board of Directors

Thaddeus Brzustowicz

Robert Gering

David Manthe

Sharon Lacy

Randy Cecil

Jonathan Wagner

Manager

Cory Snowberg

Co-Manager

Staff Email Addresses:

Jonathan: jwagner@usplkefcu.org

Cory: csnowberg@usplkefcu.org

Hailey: hbradford@usplkefcu.org

David: dyoung@usplkefcu.org

Phone: 913-682-2928

Fax: 913-682-2991

E-mail: jwagner@usplkefcu.org

