USPLK EMPLOYEES FEDERAL CREDIT UNION

Summer 2026
2nd Quarter

Annual Meeting

Our annual meeting was held on March 21st 2026 at the USPLK Employees training center. We want to thank all of the members who came out and made it one of the best turnouts we've had in recent years.

We had three positions open for election on the board and would like to congratulate Thaddeus Brzustowicz, Robert Gering, and David Manthe on being re-elected to the board of directors. Thaddeus Brzustowicz was appointed to the position of Chairman of the Board by his peers. We appreciate the time and dedication these volunteers show by continuing to serve on our Board

New Tap to Pay Debit Cards

We're excited to announce that going forward all USPLK EFCU debit cards will include the tap to pay feature! The new cards will roll out as the previous cards expire.

There is nothing that you as members need to do with this update.

Please feel free to reach out to us if you have any questions.

Auto Loan Rates

Come see us for auto loan rates as low as 4.75% on new vehicles!

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.

Dividends on Share Savings Accounts

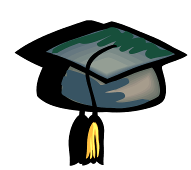
The Board of Directors has declared a dividend of 0.40% for the 2nd Quarter of 2026. This is an APY of 0.40%.

Scholarship Winners

Winners of this years scholarships are as follows:

Monet Rager
Cody Treadway
Annica Williams
Ann Scholdberg

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 reviewed and rated by the Board of Directors.



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.

USPLK EFCU Holiday Closings

The Credit Union will be closed for the following upcoming Federal Holidays:

- July 3rd, 2026– Independence Day
- September 7th, 2026– Labor Day
- October 12th, 2026– Columbus Day
- November 11th, 2026– Veterans Day
- November 26th, 27th– Thaksgiving

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.

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