



# USPLK EMPLOYEES FEDERAL CREDIT UNION

Winter 2014  
4th Quarter



## 2014 ANNUAL MEETING

### New Location

It is time to save the date for USPLK Employee's FCU's Annual Meeting. We have a new location this year. The Meeting will be held at the Riverfront Community Center at 123 S. Esplanade St, Leavenworth KS in the Riverfront Room. The date will be March 21st. Reservations will be accepted starting on February 2nd and all reservations must be made no later than March 14th. There is a limit of 240 persons.

As usual we will begin serving at 6 pm followed by a short business meeting.

### Important Information

**The \$4,000.00 Life Insurance that the Credit Union has provided for our members on their Share account will end effective 01-01-2015. Please contact the Credit Union if you have any questions.**



### Safe Deposit Boxes - A Good Start to a New Year

Start the new year off right. Protect your valuables and important papers in a safe deposit box. Our rates are very reasonable. The rent is charged annually from the date of opening and can be withdrawn from your savings account. We have four different sizes available. The annual rent is as follows:

- 3" x 5" - \$10.00
- 3" x 10" - \$20.00
- 5" x 10" - \$30.00
- 10" x 10" - \$45.00

All of the boxes are 24 inches deep. Stop by the Credit Union office and see Jill, Stacey or Judy to rent a safe deposit box.

### USPLK EFCU Holiday Closings

The Credit Union will be closed in observance of the following federal holidays during the first quarter of 2015  
Martin Luther King Day - January 19, 2015  
Presidents' Day - February 16, 2015

### Dividends on Share Savings Ac-



The Board of Directors has declared a dividend of .75 for the 4th quarter of 2014. This is an APY of .75

### Board Member Openings

There will be three Board positions open for election at the Annual Meeting. If you are interested in running for one of the positions please contact Manager, Cheryl Smith. If elected you will need to be available to attend monthly board meetings at the Credit Union office in Leavenworth KS.

### New Receipt Printer

Just an FYI, the Credit Union has started using a new receipt printer. Therefore, you will notice that your receipt is smaller and only has information pertaining to the transaction that was made.



### Scholarship Time Again

It is time to pick up applications for the Wade K. Springsted Memorial Scholarship. This year we will award four \$1,000.00 scholarships to four graduating high school seniors.

You need to pick up or request a packet from the credit union. **The packet must be returned to the credit union no later than February 17, 2015**

The scholarship recipients will be announced at the annual meeting on March 21, 2015

# USPLK EMPLOYEES FEDERAL CREDIT UNION

## PRIVACY NOTICE

USPLK Employees FCU is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal information. If you have any questions, please contact a member service representative at 913-682-2928.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide extra services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

### Information We Collect and Disclose About You

We collect and may disclose non-public personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of your credit union, follow your instructions as you authorize, or protect the security of our financial records.

### How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

*"An optimist stays up to see the New Year in.*

*A pessimist waits to make sure the old one leaves."*

Bill Vaughan

### MISSION STATEMENT

The Credit Union is a member-owned financial institution whose purpose is to promote the financial well-being of its members by providing services in a professional, personal, and competitive manner.

### USPLK EFCU

#### Board of Directors

John Groves  
Flora Magee  
Gary Fox  
Claude Wiedower  
Leonard Lockwood  
Cheryl Smith , Manager

**We're on the Web!**  
**[www.usplkefcu.org](http://www.usplkefcu.org)**

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

Office Hours  
Monday thru Friday 8:30 to 5:00  
Closed Saturday and Sunday

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