



USPLK EMPLOYEES FEDERAL CREDIT UNION

Spring 2016
1st Quarter



Annual Meeting

At our annual meeting on March 19th Claude Wiedower and Gary Huss won election to the Board of Directors. The other members on the board are Leonard Lockwood, Flora Magee and John Groves. We appreciate the commitment each member makes to serve on our board. *Thank you!*

Scholarship Winners Announced

Congratulations to the recipients of the 2016 Wade K. Springsted Memorial Scholarship. The recipients are Nicole Zerrer, Breanna Dutro, Alexander Tharp, and Casandra Eberth. Each student will receive a \$2,000.00 scholarship to the college of their choice. Each applicant was required to complete an application which was then reviewed and rated by the Board of Directors.



Dividends on Share Savings Accounts

The Board of Directors has declared a dividend of .75% for the 1st quarter of 2016. This is an APY of .75%.

We are now accepting deposits up to \$5,000.00 per account per 30 days.

CHILDREN'S MIRACLE NETWORK

Many thanks to our members who participated in the December Skip-A-Payment. By choosing to skip their December loan payment and instead donate \$10.00 per loan they were able to donate \$1,320.00 to Children's Miracle Network!



**Children's
Miracle Network
Hospitals**
Helping Local Kids

Watch your September Newsletter for Information on this year's Skip-A-Payment program.

DISCOUNTED TICKETS AVAILABLE

This year we will again have discounted tickets available to our members:

- ◆ Worlds of Fun and Oceans of Fun.
- ◆ Schlitterbahn Water Park in Kansas City, Kansas.
- ◆ Discounted tickets to Landing 4 Theatre



What You Should 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.
- **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.

These safety resources are made available by Sentry Insurance a Mutual Company and its subsidiaries and affiliates (collectively "SIAMCO") with the understanding that SIAMCO is not engaged in the practice of law, nor is it rendering legal advice. Sentry recommends that you obtain legal or expert assistance as appropriate. The information contained in these materials is distributed "as is", without warranty or liability to any person or entity with respect to any loss or damages caused or alleged to have been caused, directly or indirectly by the information.



The invention of basketball was not an accident. It was developed to meet a need. Those boys simply would not play "Drop the Handkerchief".

-- James Naismith

USPLK EFCU Holiday Closings

Don't get caught short of cash!

The Credit Union will be closed on:

- Memorial Day, May 30th 2016
- Independence Day, July 4th 2016

USPLK EFCU

Board of Directors

Claude Wiedower
Flora Magee
Gary Huss
John Groves
Leonard Lockwood

Cheryl Smith, Manager

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

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