



USPLK EMPLOYEES FEDERAL CREDIT UNION

Winter 2016
4th Quarter



2016 ANNUAL MEETING

It is time to save the date for USPLK Employee's FCU's Annual Meeting. The Meeting will be held at the Riverfront Community Center at 123 S. Esplanade St, Leavenworth KS in the Riverfront Room. The date is March 18th

Reservations will be accepted starting on February 1st and all reservations must be made no later than March 13th. There is a limit of 240 persons.

If you make a reservation and then find yourself unable to attend, please let us know as we pay for the meals for all of the reservations that are turned in whether you attend or not.

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

1099 and 1098 Forms

Please be sure and check your statement envelope for Your 1099 and 1098 Forms for 2016.

If you receive your statement by email the 1099 and 1098 will be mailed in their own envelope.

ATM Network

We are sorry to inform our members that the ATM Network that enabled you to use other Credit Union ATM with our Debit Card at no fee has been discontinued.

This was effective December 31, 2016.

Dividends on Share Savings Accounts

The Board of Directors has declared a dividend of .75 for the 4th quarter of 2016. 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.

Scholarship Time Again

It is time to pick up applications for the Wade K. Springsted Memorial Scholarship. This year we will award four \$2,000.00 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 24th**



The scholarship recipients will be announced at the annual meeting on March 18, 2017

USPLK EFCU Holiday Closings

The Credit Union will be closed in observance of the following federal holidays during the first quarter of 2017
Martin Luther King Day - January 16, 2017
Presidents' Day - February 20, 2017

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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
Gary Huss
Leonard Lockwood
Flora Magee
Claude Wiedower—Chair
Cheryl Smith, Manager

We're on the Web!
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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