



USPLK EMPLOYEES FEDERAL CREDIT UNION

Spring 2025
1st Quarter



Annual Meeting

Our annual meeting was held March 15th, 2025 and had a great turnout despite being held in March instead of April this year due to scheduling conflicts. The Café catered the event at the Riverfront CC and USPLK would like to thank everyone who took time to come out and share the evening with us!

We had two positions open on our board of directors. Please congratulate and welcome Randy Cecil to the Board of Directors. Also congratulations to Sharon Lacy on being re-elected to another two year term. The other members on the board are Thaddeus Brzustowicz, Robert Gering, & David Manthe. Thaddeus Brzustowicz was appointed Board Chairman by his peers. We appreciate the commitment each member makes to serve on our board.

If you ever have any questions or concerns please contact the credit union manager or any board member.

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.



Scholarship Winners

Winners of this years Scholarships are as follows:

**Jackson Crews
Abraham Noll
Bresner Vasquez-Garcia
Ella Freidrich**

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.

Holiday Skip Pay Program

Many thanks to our members who participated in the December Skip-A-Payment program. By choosing to skip their

December loan payment and instead donate \$10.00 per loan, we were able to donate \$190.00 to the Leavenworth Interfaith Community of Hope.

Watch your Fall Newsletter for information on this year’s Holiday Skip-A-Payment program.

Dividends on Share Savings Accounts

The Board of Directors has declared a dividend of 0.40% for the 1st quarter of 2025
This is an APY of 0.40%.

Real Estate News

We have money to lend at great low rates!
Call today if you have any questions or want to apply for your next home.
(KS & MO primary residence only, 50 mile max from CU radius from office)

I am sure that no man can derive more pleasure from money or power than I do from seeing a pair of basketball goals in some out of the way place.

~ James Naismith



Auto Loan Special

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

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.

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.

USPLK EFCU Holiday Closings

Don't get caught short of cash!

USPLK will be closed on:

Monday May 26th, 2025

Thursday June 19th, 2025

Friday July 4th, 2025



ATM Update

The ATM Touchscreen has been replaced and the ATM has full functionality as of 3/21/2025.

Thank you for your patience and understanding while it was down!

USPLK EFCU Board of Directors

Thaddeus Brzustowicz

Sharon Lacy

David Manthe

Robert Gering

Randy Cecil

Jonathan Wagner, Manager

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