



FEDERAL CREDIT UNION

Vine Street: 501-373-2190

www.upfcu.org

memberservice@upfcu.org

Pike Avenue: 501-374-2190

EQUIFAX SECURITY BREACH TO-DO LIST

1. **Find out if you were affected.** 143 Million people were affected so it is likely that you or someone you know has had their information compromised.
2. **Do not sign up for Equifax's TrustedID program.** Doing so waives your rights to sue Equifax in a class action lawsuit. Stay up to date on this program and monitor any upcoming changes. Due to the amount of backlash the company has received, this may be changing.
3. **Check your credit.** You can go to AnnualCreditReport.com and request your credit report from all three credit bureaus, once a year. Stay on top of this.
4. **Freeze your credit or set a fraud alert with the credit bureaus.**
5. **Monitor your taxes closely.** With the information that was included in the hack, taxes may be filed under your social security number. Watch closely and notify the IRS if something is not right.

Win a \$500 Holiday Shopping Spree!

We're giving away \$500 in December! Enter for your chance to win in our branch or online at UPFCU.org.



Like us on Facebook

www.facebook.com/upfcu

NUMBERS --	As of August 31, 2017
ASSETS: \$28,006,753	LOANS: \$18,999,892
SHARES: \$23,471,941	MEMBERS: 3,587

H O L I D A Y C L O S I N G S

November 23 - 24 Thanksgiving

December 25 Christmas

January 1, 2018 New Year's Day



Holiday Skip-A-Pay



You may have the option of skipping a one month payment on any UPFCU loan* and adding it to the end of the original loan term. Just complete this coupon and return it to the credit union.

A loan processing fee of \$25.00 per loan will be collected at the time of the application. (Mortgage loans, delinquent loans, credit cards, TDR loans, and loans with previous extensions may not qualify for the program.)

If your loan payment is made by ePayroll direct deposit, the amount of the scheduled payment will be deposited into your savings account on the payday that we receive it.

*SOME EXCEPTIONS MAY APPLY

It is mutually agreed that for a \$25.00 processing fee per loan processed, this coupon constitutes an extension request.

Member's Name: _____ Loan# _____

Skip the month of _____, 20____.

Our monthly payment will be added to the end of the original term of these loans. All other terms and provisions of the original loan agreements are unchanged and will remain in force and interest will continue to accrue.

Date: _____

Borrower's Signature: _____

Co-Borrower's Signature: _____

ALL BORROWER'S MUST SIGN THIS AGREEMENT! Interest will continue to accrue on your loan during the month you skip your payment. All accounts must be in good standing to qualify. Skipping a payment on your vehicle loan could result in a balance owed after GAP insurance has paid, if applicable. Please allow a minimum of ONE WEEK for us to process your request!

RATES

Share/Club Accts	APY**
\$100 and up	0.20%
Dividends paid on the daily balance in the account.	
Certificates of Deposit	APY**
3 Months	0.25%
6 Months	0.55%
1 Year	0.75%
18 Months	0.85%
2 Years	0.90%
Money Market Account	APY**
\$2500 - \$12,499.99	0.35%
\$12,500 - \$49,999.99	0.55%
\$50,000 & up	0.75%

SERVICES

Loans
 New/Used Auto, Personal, RV, Boat, Motorcycle, Share/Certificate Secured, Mastercard, Line of Credit, Home Loans

Accounts
 Savings, Share Draft, Club, IRAs, Money Market, Youth Accounts, Online Account Access, Mobile App, Free Online Bill Pay, Direct Deposit

****Annual Percentage Yield**
Rates subject to change without notice.

Please contact an employee for further information about applicable fees and terms.

