

Bridging Your Financial Dream

October 2018



U.P. STATE
CREDIT UNION

In Our Communities



UPSCU St. Ignace marched in the Independence Day parade. Staff and their family members handed out candy, sunglasses and can coolies to people who lined the parade route.

Get a New Loan Make a Difference

During the month of October UPSCU will donate \$10 from every new loan to help fight cancer in our community. We will also accept donations of a dollar or more for a ribbon cutout in honor of your loved ones. Available at any of our four locations, Escanaba, St. Ignace, Cedarville, and Norway.



All proceeds
donated to local
organizations.



Theresa Heidt greeted kids at the Back to School and Health Fair. UPSCU offered attendees a choice of a color changing cup or sunglasses. The kids could have their picture taken with props in front of the UPSCU banner.

International Credit Union Day



Stop by UPSCU on International Credit Union Day, Thursday, October 18th for cookies and entry into our prize drawing.


U.P. STATE
CREDIT UNION

Serving the 906

Escanaba • 906.786.1146
St. Ignace • 906.643.8138
Cedarville • 906.484.3099
Norway • 906.563.8616

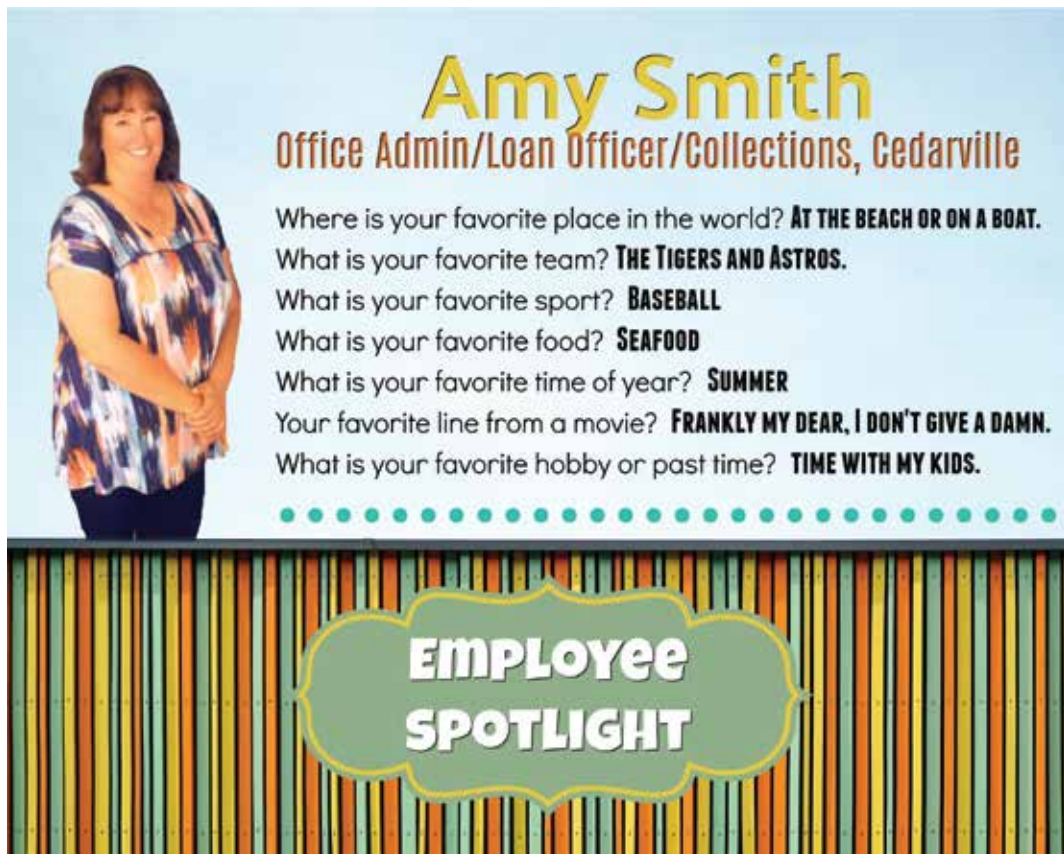
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Call for Nominations

The following board members' terms are expiring; Daria Sydor, Gary Titus and Bob Chapman. If you, or someone you know, would like to be considered for a position on the UPSCU Board of Directors, please contact a member of our nominating committee. Nominations are made in writing and include a nomination form with the signatures of 25 credit union members. Nomination deadline is December 1, 2018. The final slate of candidates and an official ballot are mailed with the January statements.

Committee Members:

- Darcy McLean 906-643-8138
- Brad Swee 906-786-1146
- Jackie Arnold 906-563-8616



Amy Smith
Office Admin/Loan Officer/Collections, Cedarville

Where is your favorite place in the world? **AT THE BEACH OR ON A BOAT.**
What is your favorite team? **THE TIGERS AND ASTROS.**
What is your favorite sport? **BASEBALL**
What is your favorite food? **SEAFOOD**
What is your favorite time of year? **SUMMER**
Your favorite line from a movie? **FRANKLY MY DEAR, I DON'T GIVE A DAMN.**
What is your favorite hobby or past time? **TIME WITH MY KIDS.**

EMPLOYEE SPOTLIGHT



Dash Past a Payment

Sign up for our Holiday Skip-A-Payment at any UPSCU location or go to our website at UPSCU.com and click on the Skip-A-Payment link. Choose from November or December loan payments. \$25 per loan fee. Some restrictions apply and mortgages are excluded.

UPSCU Holiday Closings

Thanksgiving

All Offices Closed on Thursday, November 22, and Friday November 23

Christmas Eve

Drive Thru Open 9 until 1
Lobby Closed Monday, December 24

Christmas Day

All Offices Closed
Tuesday, December 25

New Year's Eve

Drive Thru Open 9 until 1
Lobby Closed Monday, December 31

New Year's Day

All Offices Closed Tuesday, January 1

Member Mortgages with Escrow

UPSCU is requesting your tax bills each season from your township or city. Most treasurers send UPSCU a tax payment list and send the original tax bill to the member. Please keep your tax bill and your monthly account statement from us as a receipt of your paid escrow. You will no longer be receiving copies from us. Thank you.



Our Gift to You Skip a VISA Payment

We have designated January as a skip-a-payment month! If your account is in good standing, your statement will show \$0 due. Finance charges will continue to accrue on the full unpaid balance. You may choose to make a VISA payment if you wish.

Notice Effective January 1, 2019 the Annual Percentage Rate on all Revolving Lines of Credit will increase by .50% due to an increase in the index rate (Wall Street Journal U.S. Prime Rate.)