



U.P. STATE  
CREDIT UNION

*Bridging Your Financial Dream*

*Member Welcome Guide*

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# Contact Us

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Escanaba, MI 49829  
906.786.1146

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Escanaba, MI 49829  
906.786.0888

W 366 US Hwy 2  
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906.484.3099

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Norway, MI 49870  
906.563.8616

UPSCU.com



# Welcome to U.P. State Credit Union!

We are pleased to welcome you to the U.P. State Credit Union family. On February 22, 2022, the members of Northern United Federal Credit Union voted to merge with U.P. State Credit Union effective April 1, 2022, with the merging of account and other systems to be completed on May 1, 2022.

The merger between the two credit unions brings you greater value and convenience. By combining our assets and experience, we can offer you enhanced services, and additional branch locations across the Upper Peninsula.

Looking ahead, the combined deposits and capital base that will result from this partnership will give us added resources to offer even greater levels of member service, explore greater access to new technologies, as well as offering new products and services.

Welcome to U.P. State Credit Union. We look forward to serving your financial needs. Please review the enclosed welcome guide and membership/account agreement. If you have any questions, please visit our website [upscu.com](http://upscu.com) or call 906-786-1146.

Raymond J. Theoret  
CEO



## Things you need to know.

### **Q: Now that NUFCU is part of UPSCU, how does that affect me?**

A: You will still work with the same people and will gain four other locations in Escanaba, Norway, St. Ignace and Cedarville. UPSCU provides more services, more ATM's, more resources like shared branching, and a wider range of products for both you and your family.

### **Q: Will my account number change?**

A: Most members will retain their account number; however, several members will be contacted and given a new number.

### **Q: Will I receive a new debit/ATM card and PIN?**

A: Please continue to use your NUFCU debit/ATM card. You will receive a new UPSCU debit/ATM card in a few months.

### **Q: Will I use the checks I currently have?**

A: Yes. Please use your NUFCU checks until you receive your new UPSCU checks. Each member will receive one complimentary box of UPSCU checks.

### **Q: Will the routing number change?**

A: We will continue to process the NUFCU routing number, but you can begin using the new UPSCU routing number, 291172569, as of May 1.

### **Q: What will happen to automatic transactions?**

A: Most automatic transactions (debits and credits) will be converted automatically. If you receive a government payment, including Social Security, it should post to your account as usual.

### **Q: Will I need new signature cards and account agreements?**

A: Signature cards and account agreements will be transferred from NUFCU to UPSCU. You are not required to sign new agreements.

### **Q: What happens to my home banking user ID and password?**

A: Your NUFCU user ID and password will remain the same when you log into UPSCU's home banking on May 2, 2022.

### **Q: What is UPSCU's membership?**

A: If you live, work or worship in the 906 you are eligible to join the credit union. Please pass the word! We can finance anywhere in the 906.

### **Q: What happens to my credit card?**

A: The terms and conditions of your credit card will remain the same. You can continue to use your NUFCU credit card until you receive your new UPSCU credit card.

### **Q: Will the phone number change?**

A: No, you can still call 906-786-0888 after the merger.

### **Q: Is UPSCU on social media?**

A: We are on Facebook and Instagram. It is a great way to find out our products, rates and holidays. Look us up today!

## About your Loan

### **Q: Are the terms of the loan changing?**

A: No. The terms and conditions of your loan will remain the same.

### **Q: How do I make a loan payment?**

A: Continue to make payments the same way you do now- by mail, online, or at any U.P. State Credit Union location.

### **Q: Will my loan payment via payroll change?**

A: You will see no change. Your loan payments will continue to be taken out as scheduled until your loan is paid in full.



# FEE DISCLOSURE & SCHEDULE

*Effective September 27, 2021*

## Share Rates

	Interest Rate	Annual Percentage Yield	Dividends Compounded & Credited
Share	.025%	.025%	Quarterly
Christmas Club	.025%	.025%	Quarterly
Other Shares	.025%	.025%	Quarterly
Individual Retirement Accounts	.20%	.20%	Quarterly
Money Market Savings			
\$0 - \$9,999.99	.025%	.025%	Quarterly
\$10,000 - \$24,999.99	.05%	.05%	Quarterly
\$25,000 - \$49,999.99	.10%	.10%	Quarterly
\$50,000 and up	.20%	.20%	Quarterly
Member Rewards Savings			
\$0 - \$2,500.00	.025%	.025%	Quarterly
\$2,501.00 - \$9,999.00	.05%	.05%	Quarterly
\$10,000 and up	.10%	.10%	Quarterly
Checking Account	.025%	.025%	Quarterly
Term Share Certificates			
6 Month Term	.20%	.20%	At Maturity
1 Year Term	.30%	.30%	Quarterly
2 Year Term	.50%	.50%	Quarterly
3 Year Term	.60%	.60%	Quarterly



## NOTIFICATION OF FEE CHANGES

DESCRIPTION	NUFCU FEE	UPSCU FEE
Money orders	\$1.00	\$1.00
Copy of money orders	\$2.00	\$0.00
Corporate checks	\$2.00	\$2.00
Copy of corporate checks	\$2.00	\$1.00 if over 3 months old
Fax per page	\$1.00	\$0.00
Statement copies per page	\$1.00	\$2.00 per statement if over 3 months old
Partial print per page	\$0.50	\$0.00
Photocopies per page	\$0.10	\$0.00
DHS printout	\$1.00	\$0.00
Dormant Account Fee (no activity for previous 12 months)	\$5.00 per month	\$10.00 per month
Laminating Fee	\$0.25 - \$1.00	\$0.00
Card size	\$0.25	\$0.00
Half sheet	\$0.50	\$0.00
Full sheet	\$1.00	\$0.00
Return mail fee	\$2.00	\$5.00
Bill pay monthly fee	\$1.00	\$0.00
Garnishment/levy fee	\$15.00	\$0.00
NADA (Vehicle pricing)	\$5.00	\$0.00
New Account	\$0.75	\$0.00
Account balancing	\$20.00/hour	\$20.00/hour
Courtesy pay fee per check	\$20.00	\$25.00 with a daily maximum of \$75.00
Non-sufficient funds fee	\$20.00	\$25.00 with a daily maximum of \$75.00
Transfer from Shares to cover NSF check, debit or EFT	\$0.00	\$10.00
Stop Payment Order	\$20.00	\$15.00
Stop Payment for Series	\$30.00	\$15.00
Wire Transfer	\$20.00	\$20.00
Share to Share Wire Transfer	\$10.00	\$20.00
Wire to Wrong Financial Institution	\$25.00	\$0.00
International Wire	\$0.00	\$50.00

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*We finance anywhere in the 906!*

FEE CHANGES CONTINUED . . .

DESCRIPTION	NUFCU FEE	UPSCU FEE
ATM or Debit Card	\$5.00	\$0.00
ATM or Debit Card replacement	\$5.00	\$5.00
ATM or Debit Card PIN change	\$5.00	\$0.00
ATM fee for non Co-Op members	\$0.00	\$2.00
Consumer loan origination fee	\$0.00	\$30.00
Visa Gift Cards	\$2.00	\$2.00
Visa Travel Card	\$5.00	\$5.00
International Transaction Fee	\$2.00	\$0.00
Automatic Payment Mailed	\$0.00	\$5.00
Third Party NSF checks	\$0.00	\$10.00
Visa Card Replacement	\$5.00	\$0.00
Visa NSF Fee	\$20.00	\$4.00
Visa Late Fee	\$20.00	\$10.00
Safety Deposit Fees		
Yearly Fee 3x5	\$11.00	\$11.00
Yearly Fee 3x10	\$22.00	\$22.00
Yearly Fee 5x10	\$30.00	\$30.00
Yearly Fee 10x10	\$50.00	\$50.00
Lost deposit box key	\$225.00	\$225.00
Drill deposit box	\$350.00	\$350.00

PRIVACY NOTICE

Rev. 01/2022

FACTS

WHAT DOES U.P. State Credit Union  
DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Transaction or Loss History
- Account Balances and Payment History
- Credit History and Credit Card or Other Debt

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share **members** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **members** personal information; the reasons U.P. State Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does U.P. State CreditUnion share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

## Questions?

Call 906-786-1146 or go to [upscu.com](http://upscu.com)

## Who we are

Who is providing this notice?

U.P. State Credit Union

## What we do

**How does U.P. State Credit Union protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We also collect your personal information from others such as credit bureaus, affiliates, or other companies.

**How does U.P. State Credit Union collect my personal information?**

We collect your personal information, for example, when you

- Open an account or Provide contact information
- Apply for a loan or Use Credit or Debit Cards
- Pay bills or make deposits or withdrawals from your account.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *U.P. State Credit Union has no affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *U.P. State Credit Union does not share with non affiliates.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Partners include: CUNA Mutual and TruStage.*

# Get your banking done anytime, anywhere.

Only a Click Away!

- Make Deposits
- View Statements
- Check Balances
- Make Payments
- Transfer Funds

Download our  
App today!



**U.P. STATE**  
CREDIT UNION

## MOBILE DEPOSIT CHEAT SHEET

Making a deposit with our mobile banking app is quick, convenient and secure.

After logging in, tap **"Deposit"** tab in the menu bar at the bottom of the screen. From here, you can deposit paper checks with just a few taps.

To deposit a check, begin by **endorsing the back of the check.**

Then select **"Deposit a check"** from the deposit screen. Choose the account to deposit into and enter the amount. Next, tap **"Take photos"** to proceed.

**Take a photo** of the front and back of your check, following the instructions.

If you need assistance taking your photos, tap **"Help"** on the top right-hand side of the screen. This button will prompt you with instructions on how to get the best results when taking photos of the check.

After taking the photos, tap the **"Make a deposit"** button to complete the process. This will confirm the amount and the account of the deposit. You can check the status of your deposit at any time.

Funds are normally received within two business days. Please keep your check until the funds are posted to your account.



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