

Northern Exposure

U.P. STATE CREDIT UNION

APRIL 2009

Member Appreciation Picnic

Mark your calendars for Friday, June 19, 2009 from 11:00 a.m. to 1:00 p.m. and join us at our St. Ignace branch for our annual Member Appreciation Picnic. Come mingle and have lunch with your fellow members as U.P. State Credit Union says "thank you" for your patronage.

Think Green, Sign Up for E-Statements

Help the environment and simplify your life all at the same time – with E-Statements. E-Statements are electronic copies of your account statements that you can view and search online, and print as needed. They're fast, available long before the paper statements arrive, convenient, secure and can help save a tree!

To learn more or to sign up for E-Statements, please contact a Member Service Representative.



Holiday Closings

Friday, July 3rd

Closed

Independence Day

Great Offers on Home Financing and Lines of Credit

U.P. State Credit Union wants to help you with all of your home loan needs. Whether buying your first house or refinancing an existing mortgage, U.P. State Credit Union has the experience you need from the people you trust.

With our easy application, low fees, fast approvals and low loan rates, we'll have you in the house of your dreams or counting your extra cash in no time.

We offer 15, 20 and 30 year fixed rate mortgages.

We also offer Home Equity Lines of Credit (HELOC).

U.P. State Credit Union's HELOC is a great way to consolidate your post-holiday debt, get money for home improvements or secure funds for college expenses, often with great tax advantages. You only pay interest on the money you use, so apply now and have the funds available when you need them. HELOC rates are as low as 3.00% APY.*

Simply call or stop by any branch to speak to one of our accommodating Loan Officers to get started with your mortgage or HELOC today!

*Annual Percentage Yield



National Credit Union Youth Week- April 19-25

Visit U.P. State Credit Union the week of April 19-25 and help us celebrate National Credit Union Youth Week. We will show your youth and teens how saving regularly can add up quickly—seems like magic.

The Magic of Saving Challenge

Kids, are you successful savers? Save regularly, and—abracadabra—you'll reach your goals. Make saving at the credit union a habit this April to bring a little magic to your money.

Make a deposit to your U.P. State Credit Union account (or open a new one) during the month of April to participate in the National Youth Saving Challenge™. Ten young savers will be selected nationwide to each win \$100. (Must be under age 18 to participate.)



Privacy Policy

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we received from you on membership and loan applications and other forms;
- Information about your transactions with us, our affiliates 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 all the information we collect.

Our commitment to provide you with competitive products and services may require that we share information about you with our affiliate Service Centers Corporation, which issues ATM and ATM/debit cards.

We may also disclose all the information we collect, as described above, 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 members' privacy, we only work with companies that agree to maintain strong confidentiality protection and limit the use of information we provide. We do not allow these companies to sell the member information we provide to other third parties. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to follow your instructions as you authorize, to conduct the operations of the credit union, or to protect the security of our financial records.

Disclosure of Information About Former Members

If you terminate your membership with U.P. State Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic 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 nonpublic personal information.

What Members Can Do to Help

U.P. State Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card, which can provide free access to your accounts if your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains that the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.



Main Office

2501 1st Avenue North
P.O. Box 456
Escanaba, MI 49829
(906) 786-1146

Toll Free (800) 562-4833
Hours Monday—Friday 7:45 to 5:00

St. Ignace Branch

W 366 West U.S. 2
P.O. Box 246
St. Ignace, MI 49781
(906) 643-8138

Toll Free (888) 643-8138
Hours Monday—Friday 8:00 to 5:00

Port Dolomite Branch

507 W Hwy M-134
P.O. Box 297
Cedarville, MI 49719
(906) 484-3099

Toll Free (877) 212-8398
Hours Monday—Friday 8:30 to 5:00

