

ALL ABOARD



THIRD QUARTER, 2009

NEW DATA PROCESSING SYSTEM WORKS FOR MEMBERS!!

After months of evaluating various data processing systems, Unified People's Federal Credit Union converted to a new system called New Solutions on September 1, 2009. As expected, there were some initial glitches but the system is up and running! The New Solutions system will give credit union staff and management new tools for serving the membership more efficiently. We appreciate your patience during the start-up of the new system!

As you have probably noticed, some things have changed along with the new processor! Here are some tips to help members better understand and use the system.

TIPS FOR WORKING WITH UPFCU'S NEW DATA PROCESSING SYSTEM

VISA. There is a new toll-free number for users of our VISA debit and credit cards: **866-853-1291**. Use this number to activate new cards or to report lost or stolen cards.

Online Banking. We have a completely new website for online banking, therefore using a previous shortcut, like a bookmark or favorites listing, won't work. To access our new online banking site for the first time:

- Go to our homepage at www.unifiedpeoplesfcu.org.
- Click on the Online Banking box on the left side of the page.
- Click "Yes" if you are asked if you want to show nonsecure items.
- Enter your Account/Member Number and use your old online password for your PIN.
- If you have not used online banking in the past, call us at 307-632-1476 to sign-up and get a PIN.

More Online Banking! In addition to functions like making transfers and loan payments, with our new online banking you can:

- Re-order checks.
- Set up alerts to email you if your account falls below a certain balance or if a specific check clears.

- Make a stop payment.
- View cleared checks (coming soon).
- Online banking now shows all accounts you are associated with; you can set your preferences to select which accounts you want to see.

New Telephone Teller. At your request, we are working on replacing the current computer-generated voice!

Loans and Credit Cards. There have also been recent changes to the way we handle loans and credit card accounts, mostly due to the federal Credit CARD Act, not our new data processing system. Due dates on all loans (except mortgages) and credit cards have been changed to the last day of the month. For more information on this, see the back of this newsletter.



If you have a loan payment automatically transferred from another account, and that account does not contain the full payment amount, we will now take the available balance as a partial payment. We will try up to five times to get the full payment that is due.

Debit Cards. Our new system interacts online with the VISA system in real time. As soon as a debit transaction occurs, the amount will be held from or posted to your account. These holds can be seen on online banking.

E-Statements. Monthly electronic statements that mirror paper statements should be available before the end of the

year. Watch your monthly statements and our website for more information. Switch to E-Statements and disturb a few electrons rather than kill a tree!

UPRR Employees. Just a final reminder that the railroad has stopped Payroll. If you have not signed up for Direct Deposit, do so today at www.uprr.com. If your loan payment was coming from Payroll, make sure that your payment is still being taken from your Direct Deposit.

New Statement Format. As you see, your monthly statement has a new format. If you would like a reconciliation form, go to: http://www.unifiedpeoplesfcu.org/_pdf/recon%20form.pdf.

RAIL LINES

RECORDS VERIFICATION

Your Supervisory Committee is verifying member records. If the balances on your statement do not agree with your records, please report any differences immediately to:

Mr. Bill Arnold, Chairman
UPFCU Supervisory Committee
P.O. Box 1945
Cheyenne, WY 82003-1945

We will consider the balances correct unless we hear from you within 10 days. Thank you for your assistance!

PRIVACY POLICY

In addition to protecting you from fraudulent debit and/or credit card usage, UPFCU protects the privacy of its Members. Our updated Privacy Policy brochure is enclosed.

Although you have probably seen our Privacy Policy before, we are required to send it to all of our Members annually. **Please note: If you have opted out of certain information-sharing in the past, you do not need to opt out again.**





**UNIFIED PEOPLE'S
FEDERAL CREDIT UNION**

ALL ABOARD

A quarterly publication dedicated to the growth and enrichment of Members of Unified People's Federal Credit Union.

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DEPOT SCHEDULE

(AKA HOURS OF OPERATION)

LOBBY:

Monday-Friday: 9:00 a.m. – 5:00 p.m.

DRIVE-UP:

Monday-Thursday: 8:00 a.m.– 5:00 p.m.

Friday: 8:00 a.m. – 5:30 p.m.

Saturday: 9:00 a.m. – noon

CLOSURES

Columbus Day

Monday, October 12

Veterans Day

Wednesday, November 11

Thanksgiving Day

Thursday, November 26

Christmas Eve Day

Thursday, December 24 - Close at 1:00 pm

Christmas Day

Friday, December 25

New Year's Eve Day

Thursday, December 31 - Close at 1:00 pm

New Year's Day

Friday, January 1

CREDIT UNION: (307) 632-1476

TELEPHONE TELLER: (307) 632-8340

WWW.UNIFIEDPEOPLESFCU.ORG



ANNUAL UPFCU FALL FESTIVAL!

WIN GIFT CARDS FOR GROCERIES AND THE MALL!

We have planned several contests and activities just for our Members and their families! **Additionally, everyone who closes on a loan from UPFCU will receive a special, discounted rate!** While UPFCU already offers some of the best rates in town, you'll receive an additional 0.25% off your qualifying rate! (*New money only, W.A.C., subject to floors, offer expires 11/25/2009.*)

Costume Contests - Friday, October 30, we'll have a Costume Contest for adults, teens, children and our staff. Come on in and we'll take your photo in your costume. Photos will be on display in the lobby for voting by the Members on November 2-4. Best costume in each category will win a **\$50 Frontier Mall gift card.**

Trick-or-Treating - Children are invited to trick-or-treat at the Credit Union on Friday, October 30, from 3pm – 5pm. **Free trick-or-treat bags available (while supplies last).**

UPFCU Honors our Veterans – Stop by the Credit Union the week of November 2 – 6 and sign a card for a veteran at the Cheyenne VA Medical Center. Cards will be delivered to patients at the VA before Veterans' Day.

Pie Baking Contest - The excitement continues into November! UPFCU's best pie baker will win a **\$50 grocery gift card.** Deliver your pie by 5pm on Thursday, November 19 for judging the next day!

CITY-WIDE FOOD DRIVE

Cheyenne credit unions, including Unified People's Federal Credit Union, are working together as **"Credit Unions Care"** to organize a City-Wide Food Drive to benefit the local food pantry at Needs, Inc.

Slated for October 16-17, 2009, the food drive will take place at grocery stores throughout Cheyenne, including both Albertson's (Yellowstone & Pershing locations), King Soopers, the Safeway at Cole Center and the Safeway on South Greeley Highway. In addition to dropping off your non-perishable food donations at the credit union anytime, visit any of the above locations on Friday, October 16 from 4PM to 8 PM, or on Saturday, October 17 from 8AM to 6PM.

SKIP-A-PAYMENT

As in past holiday seasons, UPFCU will once again offer our popular **Holiday Skip-A-Payment Program.** **Free up extra money for the holidays by skipping a loan payment in November.** This once-a-year offer applies only to November payments. Requests to skip payments can be made in person, or by mailing us the enclosed form. **Don't wait – requests must be received by the credit union no later than Tuesday, October 20!**

IT'S NEVER TAKEN AN ACT OF CONGRESS TO GET A FAIR DEAL ON A CREDIT CARD AT UNIFIED PEOPLE'S!!

Congress recently passed the Credit CARD Act of 2009 to eliminate unfair and deceptive lending practices used by some financial institutions and credit card companies. As a financial cooperative, Unified People's Federal Credit Union exists to serve its Members and has never participated in such practices. Nevertheless, certain aspects of the Act have required us to make the following changes to all credit (loan) agreements, excluding first mortgages (L42-L4200).

Although these changes were not our choice, UPFCU hopes you will find them convenient and we stand ready to help you in any way we can. If you have questions, please call us at 307-632-1476.

The terms of all of your credit (loan) agreements are changed as follows: payments on all loans are due on the last day of each month, beginning September 2009. Interest will still accrue each day until a payment is received. Effective 10/15/2009, the 10-day courtesy period for late fees will be eliminated and the amount of the late fee will increase to \$25.00. If you already have automatic payments set up, we will continue to apply payments based on those agreed upon terms unless you contact us to change them. This notice replaces the notice dated 8/19/2009 and mailed to members with HELOCs.