



AFTER CHRISTMAS LOAN SALE!

We have extended our Christmas Loan special until 1/31/16! Take advantage of the AFTER Christmas sales, pay off credit cards and other holiday expenses at the incredible, won't-come-around-again rate of just 6.00% Fixed APR (if you have a checking account with us. 6.5% APR if you don't).

With rates on the rise, this may be the last time you will see a loan rate like this, so don't delay! Get yours locked in before it's gone forever!

1st quarter Holiday Hours.

Please make a note of the following Holidays we will be closed this quarter:

- Monday, January 18 - Martin Luther King Jr. Birthday
- Monday, February 15 – President's Day

Save the Date!



Our 56th annual meeting will be held Friday, February 5th at 6:00 pm at the Novell Cafeteria – 1800 South Novell Place, Provo, UT (across the street from the BOR Building). Elections for the board of directors will be held along with a short informative business meeting, dinner,

entertainment, and a prize drawing! Tickets will be \$8.50 per person for adults and \$6.00 for kids 12 and under . Contact the credit union at (801)374-1170 or email at cupfcu@gmail.com to reserve your place!



Board of Directors Seek Candidates

The Election Committee would like

to extend an invitation to qualified applicants to run for a position on the Board of Directors. It's a great opportunity to get involved in your credit union and training is provided. You must be a credit union member in good standing and be willing to volunteer your time and talents on behalf of the credit union and its members.

If you are interested, and would like to have your name on the ballot this year, contact Scott Elliott on the Election committee at 801-717-8306 or email at selliott@usbr.gov.



Getting your CUPFCU statement electronically is:

FAST: View your statement the instant it's online – no waiting for the mail!

CONVENIENT: Download and save your statements to your computer so you'll always know where they are!

ACCESSIBLE: Check current and retrieve past statements any time, 24x7.

SAFE: No more lost or misplaced statements, theft from your mailbox, or risk the statement falling into the wrong hands.

GREEN: No more paper to file or clutter your life!
You will receive an email each month informing you that your statement is ready to be picked up and all you need to do is to access your online account with the credit union and either download, print or save and archive the statement as you choose!

It's easy to enroll! Simply access your credit union Home Banking account, and choose the E Statement link on the left menu bar. Follow the instructions and you are good to go! Or call us or come in and we'll help you get it going!

MAJOR INCENTIVE!!



Sign up for E Statements between now and March 31, 2016 and be entered into a drawing for a \$100 Amazon Gift Card! Plus receive a free gift just for enrolling!

New Website launched

You may have noticed our new website which was launched a couple of months ago. We tried to design a user friendly site with information that is pertinent and easy to find. We certainly hope that we succeeded! If you haven't seen it, we invite you to check it out and give us feedback on what you like and dislike about it. Do you have any suggestions that would make the site more informational? We welcome and want your feedback! Please email any comments, good or bad, to cupfcu@gmail.com.

President's Message

As we prepare to begin a new year, I am reminded of a statement that Benjamin Franklin was credited for:

"Be always at war with your vices, at peace with your neighbors, and let each new year find you a better man." – **Benjamin Franklin**

This is my kind of New Year's resolution! Just be a little bit BETTER than you were last year, whatever that may be.

I am looking forward with great anticipation to the new year. It is ripe with possibilities and I'm excited about the future of our credit union. Your board of directors and staff are committed to providing the very best services possible.

We are looking at enhancing electronic services, continuing to provide the very best lending and saving rates out there, and being your financial partner in every phase of your life – from youth to senior citizen. We are sure you will be pleased with our plans for the future. We appreciate your continued support of the credit union. If you have any suggestions for services or products you would like to see us offer, please let me know! cupfcu@gmail.com.

We know you have choices where you do your financial business, and we appreciate you choosing us! We strive to earn your trust and friendship and want you to know we are always here to serve your needs. Let us show you how you can consolidate your debt into one manageable payment, how to improve your credit score, and meet your financial goals.

May 2016 bring you and your families the very best. May you reach your goals whatever they may be and may you find peace, good health and happiness.

Annette Andersen



1st quarter, 2016