USECU

January 2023

ACCOMPLISH YOUR NEW YEAR'S RESOLUTION
With a Home Equity Line of Credit and Save!

Roll Your High Rate Credit Card Debt Into One Payment

- ✸ **3.99% APR* for 6 months**
- ✸ **Rates as low as 7.50% APR* thereafter**
- ✸ **No application fee**
- ✸ **No closing costs**

APR is Annual Percentage Rate. The introductory rate of 3.99% is good for six months. After the introductory period, the rate will be as low as the Prime rate, currently 7.50%. The interest rate will never be less than 3.99% nor greater than 17.99%. All loans subject to credit approval. Rates, terms, and conditions subject to change without notice. Must be owner-occupied, single family detached, duplex, townhouse, or condominium in Illinois, Indiana or Florida. USECU will cover the following closing costs (fees): flood certification, title insurance, credit report, mortgage recording, notary, and an Automated Value Method (AVM). Optional appraisal or condo documents may be requested at any time and the borrower will be required to pay those costs. If you close your line within three years of origination, an Early Account Closure Fee of up to $1,000 may be assessed. The $45 Annual Fee is waived the first year and assessed on your anniversary date annually thereafter if your annual average daily balance falls below $25,000. Consult your tax advisor for potential tax deductibility. Rate offer good through 03/15/2023.

INSIDE
This Issue

HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

Martin Luther King Jr. Day
Monday, January 16

President's Day
Monday, February 20

AMC MOVIE TICKETS

When was the last time you and your family or friends silenced your phones, grabbed a big bucket of popcorn, reclined, and enjoyed a movie? Give the gift of movie tickets and encourage those you love to experience the difference of AMC amenities, from spacious rocking seats to luxury recliners.

As a member of USECU, you are able to purchase AMC discount movie, popcorn, and drink tickets that can be used at any AMC Theatre location across the U.S.

For show-times and locations, please visit amctheatres.com.

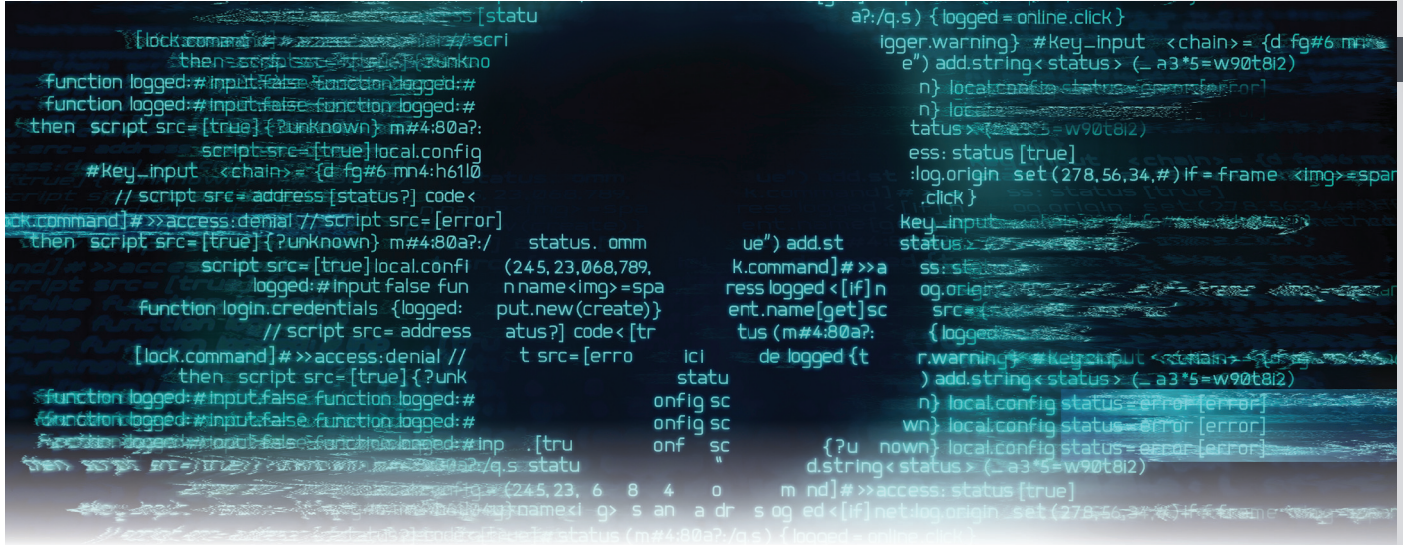**INTUIT turbotax** | **Love My Credit Union® rewards** | **H&R BLOCK®**

SAVE MONEY.
ACE TAX SEASON.

Enjoy the perks of being a member.

SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org

COMMON MEMBER SCAMS

Each year, fraudsters find new ways to trick people and financial institutions out of money. Whether it's an imposter scam – impersonating a love interest, a grandchild, debt collector, etc. – or stealing someone's identity, these fraudsters are crafty. They pressure people to make important decisions on the spot by using innovative schemes and new twists on existing age-old scams. Their multi-channel approach can involve phone calls, emails, online banking, and mobile technology. Fraudsters look for victims who find their stories convincing and will willingly share sensitive information, which can be used to authorize and transact wires, ACH, debit card, and other types of transactions. Unfortunately, the fraudulent transaction is often a legit exchange based upon a fairy tale. It's important to remain vigilant and trust your gut.

Consumers reported
$1.48 billion
of fraudulent losses to the FTC *

The Top Fraud of 2018, Federal Trade Commission

Romance	Phishing, Vishing, SMiShing	Secret Shopper	Advanced Fee	Elderly
Scammers create fake online dating profiles to lure victims into giving them money.	Social engineering tactics used to entice recipients to act quickly through spoofed channels.	Fraudsters pose as companies offering mystery shopping services to dupe shopper out of money.	Victim enticed to wire upfront fees for a fictious promise of receiving a gift of money.	Seniors are tricked into sending money to help out their "grandkids" or pay for services.

COMING SOON!
ONLINE ENROLLMENT

Open an Account in ③ Steps

YOUR INDIVIDUAL RETIREMENT ACCOUNTS (IRA) OPTIONS

An IRA can be established throughout the year, not just during tax season.

An IRA is a great investment vehicle at any age, offering tax advantages while you save for the future. Both a Traditional and a Roth offer valuable tax benefits. A Traditional IRA offers you the opportunity to build security for your retirement and may be tax deductible. Check with your tax advisor. If you don't qualify for a tax break, the Roth IRA offers flexibility and is an easy and secure way to save.

Remember you can make a 2022 contribution(s) until April 18, 2023.

Need help deciding? Visit us at **myusecu.org** for IRA options, benefits, and comparisons.

Contact an IRA Specialist about establishing your IRA today!

USECU

PHONE: **312.922.5310**

OUTSIDE CHICAGOLAND: **800.922.5313**

MAIN OFFICE
230 S. Dearborn Street
Suite 2962
Chicago, IL 60604

FAX: 312.922.8609

HOURS: Mon., Tues., Thurs., Fri.
9:00 am - 3:00 pm
Wednesday - Closed

HINES BRANCH
5th Avenue & Roosevelt Road
Building 1, Room C124
Hines, IL 60141

FAX: 708.344.0042

HOURS: Mon., Tues., Wed., and Fri.
8:00 am - 3:00 pm
Thursday - Closed

Telephone Hours of Operation
Mon. - Fri.
8:00 am - 4:00 pm

USECU-OWNED ATMS

DIRKSEN FEDERAL BUILDING
219 S. Dearborn Street
2nd Floor Cafeteria, Chicago, IL

KLUCZYNSKI FEDERAL BUILDING
230 S. Dearborn Street
2nd Floor Cafeteria, Chicago, IL

HINES VA HOSPITAL
5th Avenue & Roosevelt Road
Building 1, F Lobby, Hines, IL

HINES VA HOSPITAL
5th Avenue & Roosevelt Road
Main Entrance, Hines, IL

NCUA
Federally insured by NCUA

EQUAL HOUSING LENDER

AMERICA'S CREDIT UNIONS

CO-OP ATM

MONEY PASS

CU America
Your Credit Union's First Mortgage Division
www.cuamerica.com
630.620.5200

Visit myusecu.org for current rates.