



October 2022

Boost Your Holiday Budget!



**\$2,000 for
12 months at
7.99% APR***
bi-weekly payments
approximately \$83

**\$3,000 for
15 months at
8.49% APR***
bi-weekly payments
approximately \$100

**\$4,000 for
18 months at
8.99% APR***
bi-weekly payments
approximately \$115

All payment amounts
include Debt Protection.

Call 312.922.5310 or visit myusecu.org

*APR is Annual Percentage Rate. Rates and terms are determined by applicant's creditworthiness and are subject to USECU credit underwriting guidelines. Offer good through December 31, 2022.

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This Issue

Do you need a new car?

Empower Your
Financial Future with
a Credit Union

How to use Zelle® to
safely pay others

Home Equity
Everything Loan

Skip-a-Payment
This December!

Branch Locations
and Hours

ATM Locations

HOLIDAY SCHEDULE

All offices will be closed on
the following holidays:

COLUMBUS DAY
Monday, October 10

VETERANS' DAY
Friday, November 11

THANKSGIVING
Thursday, November 24 &
Friday, November 25

CHRISTMAS Observed
Monday, December 26

**NEW YEAR'S DAY
Observed**
Monday, January 2

DO YOU NEED A NEW CAR?



Car shopping in 2022 continues to be challenging.

With supplies low and demand high, dealers have more leverage and you, as the buyer, must work harder.

Following are preparation suggestions:

- Consider other models.
- Expand your search area.
- Order straight from the factory.
- Use a trade-in to your advantage.
- Make sure you get what you pay for.
We can help!



When you are ready to buy a car, look to USECU to provide the resources and expertise you need to select and purchase a vehicle.

EMPOWER YOUR FINANCIAL FUTURE *with a Credit Union*

On October 20, 2022, U.S. Employees Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. The theme of ICU Day 2022 is “Empower Your Financial Future with a Credit Union.”

Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.

U.S. Employees Credit Union is honored to be a part of this proud tradition. International Credit Union Day® is brought to you by Credit Union National Association and World Council of Credit Unions. This year’s event is proudly sponsored by Zogo.



Checklist:

How to use Zelle® to safely pay others



Do you know and trust the person you're sending money to?

Payments can't be canceled if the other person is already enrolled with Zelle®.



Does anything seem suspicious about the payment you're making?

Is the recipient expressing extreme urgency or claiming to be from your bank? Are you paying in advance for event tickets or a puppy you found online? In any of these scenarios, it's best to choose a different payment option.



Are you treating Zelle® like cash?

Money moves fast with Zelle®. Make sure you enter your recipient's U.S. mobile number or email address correctly.

Everything

HOME EQUITY LOAN



HOME IMPROVEMENT



COLLEGE TUITION

Apply Online Today!



VACATION

Loan to Value (LTV) Ratios up to 100%

Fixed rates as low as 5.24% APR* and low monthly payments

Up to \$100,000 for any personal reason

Flexible repayment terms-up to 20 years

No application fee

We're Here for You

USECU

312.922.5310

myusecu.org



Federally insured by NCUA
Equal Housing Lender

*APR = Annual Percentage Rate. Rates are subject to change, based on current market conditions and credit qualifications. Contact us for specific rate quote. Loans offered must be for owner occupied home in Illinois, Indiana or Florida.



Skip-A-Payment THIS DECEMBER!

**COMPLETE AND RETURN THIS
APPLICATION BY NOVEMBER 18, 2022**

**Yes, I would like to defer one monthly, two bi-weekly,
or four weekly loan installment(s) for December, 2022.**

E-MAIL ADDRESS

USECU MEMBER NUMBER

LOAN NUMBER 1

LOAN NUMBER 2

LOAN NUMBER 3

I hereby authorize USECU to defer one monthly, two bi-weekly, or four weekly loan installment(s) for December 2022. By signing below, I understand that deferring my payment(s) will not affect my credit history with USECU or any credit reporting agency and interest will continue to accrue. **Payment Saver Auto and Real Estate Loans do not qualify for this offer.** Processing a Skip-A-Pay on your loan may impact your automobile GAP coverage, if applicable, and leave a deficiency balance in the event of a total loss. Account(s) must be in good standing. Skip-A-Payment is subject to approval.

I authorize USECU to deduct the \$10.00 processing fee, per loan,
from my USECU ___ **Checking** ___ **Savings** account.

Please submit your request(s) no later than November 18, 2022. Your completed form may be **emailed to skipapay@usemployees.org**, **faxed to 312.922.8609**, or dropped off at any USECU office.

SIGNATURE

DATE



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

*Open Wednesday
November 23, 2022
9:00 am - 3:00 pm

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

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NCUA
Federally insured by NCUA



www.cuamerica.com
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