

LOAN RATES

As of October 1, 2019

	Annual Percentage Rate
Signature Loan	as low as 9.65%
Auto Loan	2 year term as low as 3.49%
	5 year term as low as 4.74%
Overdraft Line of Credit	as low as 9.15%
Share Secured Loans	3% over Rate of Secured Account
Flex Line of Credit	as low as 9.15%
Home Equity Lines of Credit	as low as 5.00%
Fixed Rate Home Equity Loans	as low as 4.99%

For First Mortgage Loan Rates, call 630.620.5200.

All rates are subject to change without notice.

SHARE RATES

As of October 1, 2019

	APY*
Overnight Accounts	
Regular Share (Savings) Accts (\$50.00 and over)	0.06%
Preferred Share Accts (\$1,000 minimum balance)	0.30%
Preferred Share Accts (\$10,000 minimum balance)	0.45%
Sub Share Accts	0.06%
Vacation & Holiday Club	0.06%
IRA Share Accts (Traditional & Roth)	0.30%
IRA Share Accts (Traditional & Roth \$10,000 minimum)	0.45%
Coverdell Education Savings Accounts (No minimum balance)	0.30%
Coverdell Education Savings Accounts (\$10,000 minimum balance)	0.45%
Share Certificates (CDs)	
Share Certificate – 3 Months	
Minimum Balance of \$1,000	0.65%
Minimum Balance of \$20,000	0.80%
Share Certificate – 6 Months	
Minimum Balance of \$1,000	0.75%
Minimum Balance of \$20,000	0.90%
Share Certificate – 12 Months	
Minimum Balance of \$1,000	0.85%
Minimum Balance of \$20,000	1.00%
Share Certificate – 24 Months	
Minimum Balance of \$1,000	0.95%
Minimum Balance of \$20,000	1.10%
Share Certificate – 36 Months	
Minimum Balance of \$1,000	1.10%
Minimum Balance of \$20,000	1.25%
Share Certificate – 60 Months	
Minimum Balance of \$1,000	1.35%
Minimum Balance of \$20,000	1.50%
IRA Share Certificate – 12 Months	
Minimum Balance of \$1,000	0.95%
Minimum Balance of \$10,000	1.20%
IRA Share Certificate – 24 Months	
Minimum Balance of \$1,000	1.05%
Minimum Balance of \$10,000	1.30%
IRA Share Certificate – 36 Months	
Minimum Balance of \$1,000	1.20%
Minimum Balance of \$10,000	1.45%
IRA Share Certificate – 60 Months	
Minimum Balance of \$1,000	1.45%
Minimum Balance of \$10,000	1.70%

*Annual Percentage Yield

All yields are subject to change and based upon funds being on deposit one full year. Call any USECU office for current rates. Substantial penalty for early withdrawal on all Share Certificates. Fees and withdrawals will reduce earnings.



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. - Fri.
9:00 am - 4:00 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
Thur.
8:00 am - 12:00 pm

CUSTOM HOUSE BRANCH

610 S. Canal Street
Suite 240
Chicago, IL 60607
FAX: 312.922.5126
HOURS: Mon. - Fri.
9:00 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

METCALFE FEDERAL BUILDING
77 W. Jackson Boulevard
2nd Floor, 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

FEDERAL BUILDING
536 S. Clark Street
Main Lobby, Chicago, IL

©2019 204767 LKCS • www.lk-cs.com



Holiday Helper LOAN

Borrow \$2,000
for 15 months

7.99% APR*

Bi-weekly payments
approximately \$83

Borrow \$3,000
for 18 months

8.99% APR*

Bi-weekly payments
approximately \$86

Borrow \$4,000
for 24 months

9.99% APR*

Bi-weekly payments
approximately \$90

Payment amounts include Payment Protection

EVERYONE NEEDS A little help AROUND THE HOLIDAYS!

*APR is Annual Percentage Rate. Rates and terms are determined by applicant's creditworthiness and are subject to USECU credit underwriting guidelines. Offer ends December 31, 2019.

INSIDE

This Issue

2
Six Flags Great America Fright Fest
International Credit Union Day Celebrations
FHA Home Loans

3
Five Energy-Saving Tips For The Holidays
Skip-A-Payment This December!

4
Rates
Branch Locations and Hours
ATM Locations

HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

COLUMBUS DAY
Monday, October 14

VETERANS' DAY
Monday, November 11

THANKSGIVING
Thursday, November 28 & Friday, November 29

CHRISTMAS EVE
Tuesday, December 24
All offices close at noon

CHRISTMAS DAY
Wednesday, December 25

NEW YEAR'S EVE
Tuesday, December 31
All offices close at noon

NEW YEAR'S DAY
Wednesday, January 1



www.cuamerica.com
630.620.5200

SIX FLAGS GREAT AMERICA FRIGHT FEST

It's a spooky time of year as zombies and ghouls take over the park. Enjoy thrills and activities for the whole family throughout the day and go back for a truly frightening evening of fun after the sun goes down. Fright Fest offers a wide variety of places to get your scare on including several haunted houses and scare zones located throughout the park.

- GENERAL ADMISSION TICKETS - **\$51.00**
- FRIGHT FEST OUTING - **\$40.50**
Includes **FREE Parking!**
Outing Dates - 10/11, 10/12, 10/13, 10/14, 10/31, 11/1, 11/2 or 11/3
- MEAL DEAL tickets can be purchased for \$15.00 each and are good for Fright Fest Outing dates.



Tired of Paying Your Landlord?

FHA Home Loans

Home Buying Made Easy

- Low 3.50% Down Payment •
- Credit Scores As Low As 600 Qualify •
- Perfect For First Time Home Buyers •
- 15 & 30 Year Terms •

Visit myusecu.org to learn more!

ICU DAY

On October 17, 2019, USECU will join with 56,000 credit unions around the world in celebration of **International Credit Union (ICU) Day®**.

There are 260 million credit union members around the world - more than 100 million in the U.S. alone - and USECU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans - it is literally people helping people. This is why USECU celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

COME CELEBRATE WITH US!

HINES BRANCH

Wednesday, October 16 • 10:00 am - 2:00 pm

MAIN OFFICE & CUSTOM HOUSE BRANCH

Thursday, October 17 • 10:00 am - 2:00 pm

Local Service. Global Reach.



FIVE ENERGY-SAVING TIPS FOR THE HOLIDAYS

The holidays can be an energy guzzler. The Christmas lights are hung and turned on 24/7. The oven is busy baking gingerbread cookies, yams, turkey, etc. The whole family is at home and they turn on all of the lights...and the television... and the computer. Between driving to stores to buy gifts and attending holiday dinners and parties, the car gets double its normal use.

Not only is excessive energy used bad for the planet, but it drains your wallet as well. However, there is no need to turn off the lights on holiday cheer. Here are five easy tips to reduce your energy consumption:

- **SKIP THE CHRISTMAS LIGHTS.** Instead of using Christmas lights, why not use decorations that don't need to be plugged in, like garland and ornaments? If you can't live without them, consider LED lights; they use 80-90% less energy.
- **TURN OFF YOUR HOUSEHOLD LIGHTS.** Walk around periodically to make sure that the lights are not on in empty rooms.
- **DON'T DRIVE MORE THAN YOU NEED TO.** Instead of visiting the mall multiple times, try to buy all of your gifts in one trip.
- **TURN DOWN THE THERMOSTAT.** Heating is the highest energy expense in most homes, so not having the heater at full blast could save you hundreds of dollars. Try lowering the temperature and putting on a sweater.
- **AVOID EXCESSIVE APPLIANCE USE WHEN COOKING.** Use the oven more efficiently by cooking multiple dishes at one time. If you only have a small amount to cook, use a more energy-efficient toaster oven or microwave. Wash your dishes by hand or wait until your dishwasher is full before starting it.

By being conscious of and reducing your energy consumption, you can enjoy the holidays without having to break out in a sweat when you open your energy bill.



PUT A LITTLE JINGLE IN YOUR POCKET...

Skip-A-Payment this December!

COMPLETE AND RETURN THIS COUPON

Deadline November 20, 2019

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 2019**. 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 20, 2019. Your completed form may be **emailed to skipapay@usemployees.org**, faxed to 312.922.8609, or dropped off at any USECU office.

SIGNATURE

DATE

