

# USECU

January 2016

## HOME EQUITY LINES OF CREDIT



- Special 6-month introductory APR\* of 1.99%
- Regular rates as low as Prime -1.00%\*
- LTVs up to 90%
- Limits from \$15,000 to \$100,000
- Low interest-only payment options available
- No application fee

**Borrow up to \$100,000**

at a low introductory rate of

**1.99%  
APR\***  
for the first 6 Months



Thereafter as low as

**3.99%  
APR\***

\*APR is Annual Percentage Rate. The introductory rate of 1.99% is good for six months. After the introductory period, the rate will be as low as Prime minus 1.00%, currently 3.99%. 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 only. USECU will cover the following closing costs (fees): flood certification, title insurance, credit report, mortgage recording, notary, and an Automated Value Method (AVM). An 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 any year thereafter if your annual average daily balance falls below \$25,000. Consult your tax advisor for potential tax deductibility. Rate offer good through 02/29/2016.



## FLEX-LINE OF CREDIT PERSONAL LINES OF CREDIT

Drop your high-rate credit cards  
No annual fee or transaction fee  
Access funds online

Take advantage of:

Lines of credit from  
**\$1,000 to \$30,000**

Free Checks

Overdraft Protection

90  
DAYS

INTRODUCTORY RATE  
**2.99%  
APR\***

AFTER 90-DAYS - RATE AS LOW AS

**7.40%  
APR\*\***

CALL  
US

APPLY  
ONLINE

STOP  
BY

\*APR is Annual Percentage Rate. Rates determined by applicant's creditworthiness and are subject to USECU credit underwriting guidelines.  
\*\*Variable Annual Percentage Rate is based on the highest Prime Rate as published in the Money Rates section of *The Wall Street Journal* on the 20th day of each month plus 3.90%. Offer good through 02/29/2016.

## HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

**Martin Luther King Jr. Day**  
Monday, January 18th

**President's Day**  
Monday, February 15th

## MINDFUL MINUTE

Even in the hustle and bustle of our daily lives, we inevitably find ourselves in situations where we have no choice but to wait – wait in line, wait in traffic, wait for a flight, and wait for others to arrive to a meeting. Waiting can be a source of frustration, and in an effort to fill the void of waiting, we might check email on our phone, make a to-do list, or think about what to make for dinner. But, in filling every moment with activity, we miss opportunities for mindfulness. The next time you find yourself becoming anxious from waiting, try this technique called **Equal Breathing**:

**Bring your attention to your breath. Inhale for a count of four and exhale for a count of four. Repeat several times.**

Let go of annoyance and frustration and allow everything to just 'be'. Equal breathing will help calm your nerves and increase your focus.

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# LOCATIONS & RATES

## LOAN RATES

As of January 1, 2016

	Annual Percentage Rate
Signature Loan .....	as low as 9.15%
Auto Loan .....	2 year term as low as 1.99%
.....	5 year term as low as 3.99%
Overdraft Line of Credit .....	as low as 7.40%
Share Secured Loans .....	3% over Rate of Secured Account
Flex Line of Credit .....	as low as 7.40%
Home Equity Lines of Credit .....	as low as 3.99%
Fixed Rate Home Equity Loans .....	as low as 3.99%

For First Mortgage Loan Rates, call 630.620.5200.

All rates are subject to change without notice.

## SHARE RATES

As of January 1, 2016

	APY*
<b>Overnight Accounts</b>	
Regular Share (Savings) Accts (\$50.00 and over).....	0.06%
Preferred Share Accts (\$1,000 minimum balance) .....	0.10%
Preferred Share Accts (\$10,000 minimum balance) .....	0.15%
Sub Share Accts.....	0.06%
Vacation & Holiday Club .....	0.06%
IRA Share Accts (Traditional & Roth).....	0.10%
IRA Share Accts (Traditional & Roth \$10,000 minimum) .....	0.15%
Coverdell Education Savings Accounts (No minimum balance).....	0.10%
Coverdell Education Savings Accounts (\$10,000 minimum balance).....	0.15%
<b>Share Certificates (CDs)</b>	
Share Certificate – 3 Months	
Minimum Balance of \$1,000.....	0.20%
Minimum Balance of \$20,000.....	0.30%
Share Certificate – 6 Months	
Minimum Balance of \$1,000.....	0.30%
Minimum Balance of \$20,000.....	0.40%
Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	0.40%
Minimum Balance of \$20,000.....	0.50%
Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	0.50%
Minimum Balance of \$20,000.....	0.60%
Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	0.65%
Minimum Balance of \$20,000.....	0.75%
Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	0.90%
Minimum Balance of \$20,000.....	1.00%
IRA Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	0.50%
Minimum Balance of \$10,000.....	0.70%
IRA Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	0.60%
Minimum Balance of \$10,000.....	0.80%
IRA Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	0.75%
Minimum Balance of \$10,000.....	0.95%
IRA Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	1.00%
Minimum Balance of \$10,000.....	1.20%

\*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.  
8:00 am - 5:00 pm

### HINES BRANCH

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

FAX: 708.344.0042

HOURS: Mon., Tues., Wed., and Fri.  
7:00 am - 4:00 pm

### CUSTOM HOUSE BRANCH

610 S. Canal Street  
Suite 240  
Chicago, IL 60607

FAX: 312.922.5126

HOURS: Mon. - Fri.  
8:00 am - 5:00 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, 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

#### FEDERAL BUILDING

536 S. Clark Street  
Main Lobby, Chicago, IL

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