



## THINGS YOU CAN DO TO AVOID FRAUD

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are some practical tips to help you stay a step ahead.

- 1. Spot imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request – whether it comes as a text, a phone call, or an email.
- 2. Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.
- 3. Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.
- 4. Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back.
- 5. Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert – or just tell a friend.
- 6. Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.
- 7. Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.

If you spot a scam, report it at [ftc.gov/complaint](http://ftc.gov/complaint). Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice.

*Information obtained from the Federal Trade Commission website.*


## HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

**Martin Luther King Jr. Day**  
Monday, January 16th

**President's Day**  
Monday, February 20th

## HEADING TO COLLEGE? LET US HELP.



Has your child recently made the important decision of where he or she is headed to college or graduate school? Your family is likely now facing a new challenge – finding the right way to pay for it. After exploring grants, scholarships and federal loans, a private education loan can be an affordable and financially responsible way to fill the college financing gap.

USECU has partnered with Sallie Mae® to bring our members the Smart Option Student Loan®, allowing families to design the private education loan that's right for them. To encourage responsible borrowing, the Smart Option Student Loan also offers the following benefits:

- **Competitive Rates:** Access competitive variable and fixed interest rates.
- **No Origination Fee:** Members benefit from no origination fee or prepayment penalties with the Smart Option Student Loan.
- **Choice and Flexibility:** Multiple convenient repayment options are available for students and their families to choose the option that best meets their needs. Students are encouraged to make payments while in school to reduce finance charges and the amount owed, and more than half of customers choose this option.
- **Interest Rate Reduction:** Members may be eligible for an interest rate reduction by enrolling in the automatic debit option.

Keep in mind that many students heading to college are new to credit and may have little or no credit history. Adding a cosigner, such as a parent or other creditworthy adult, may offer a better chance of approval.

For more information or to apply visit [www.salliemae.com/smartoption/myusecu](http://www.salliemae.com/smartoption/myusecu). You may also visit [myusecu.org](http://myusecu.org).

*USECU is not the creditor for these loans and is compensated for the referral of Option.*

*Student Loan customers. This information is for borrowers attending degree-granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.*



**APPLY TODAY!**

# LOCATIONS & RATES

## LOAN RATES

As of January 1, 2017

	Annual Percentage Rate
Signature Loan .....	as low as 9.40%
Auto Loan .....	2 year term as low as 2.99%
.....	5 year term as low as 4.24%
Overdraft Line of Credit .....	as low as 7.65%
Share Secured Loans .....	3% over Rate of Secured Account
Flex Line of Credit .....	as low as 7.65%
Home Equity Lines of Credit .....	as low as 3.99%
Fixed Rate Home Equity Loans .....	as low as 4.24%

For First Mortgage Loan Rates, call 630.620.5200.

All rates are subject to change without notice.

## SHARE RATES

As of January 1, 2017

	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>	
<b>Share Certificate – 3 Months</b>	
Minimum Balance of \$1,000.....	0.20%
Minimum Balance of \$20,000.....	0.30%
<b>Share Certificate – 6 Months</b>	
Minimum Balance of \$1,000.....	0.30%
Minimum Balance of \$20,000.....	0.40%
<b>Share Certificate – 12 Months</b>	
Minimum Balance of \$1,000.....	0.40%
Minimum Balance of \$20,000.....	0.50%
<b>Share Certificate – 24 Months</b>	
Minimum Balance of \$1,000.....	0.50%
Minimum Balance of \$20,000.....	0.60%
<b>Share Certificate – 36 Months</b>	
Minimum Balance of \$1,000.....	0.65%
Minimum Balance of \$20,000.....	0.75%
<b>Share Certificate – 60 Months</b>	
Minimum Balance of \$1,000.....	0.90%
Minimum Balance of \$20,000.....	1.00%
<b>IRA Share Certificate – 12 Months</b>	
Minimum Balance of \$1,000.....	0.50%
Minimum Balance of \$10,000.....	0.70%
<b>IRA Share Certificate – 24 Months</b>	
Minimum Balance of \$1,000.....	0.60%
Minimum Balance of \$10,000.....	0.80%
<b>IRA Share Certificate – 36 Months</b>	
Minimum Balance of \$1,000.....	0.75%
Minimum Balance of \$10,000.....	0.95%
<b>IRA Share Certificate – 60 Months</b>	
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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