



April 2016

## OUR AUTO LOANS

**TAKE A SMALLER BITE OUT OF YOUR BUDGET!**

*With bi-weekly loan payments  
as low as \$128.00<sup>1</sup>*

*Rates as low as*

**1.99%**  
**APR<sup>2</sup>**



### RECEIVE A \$125 VISA GIFT CARD<sup>2</sup>

- **60-day deferred 1st payment**
- **125% financing and refinancing**
- **No year, make, model, or mileage restrictions**
- **Low cost Debt Protection products**
- **Deduct the interest paid with an Auto Equity Loan<sup>3</sup>**
- **Apply online, close online**

<sup>1</sup>Example assumes financed amount of \$15,000 at 3.99% for 60 months. <sup>2</sup>APR is Annual Percentage Rate. Rates and terms are determined by applicant's creditworthiness and are subject to USECU credit underwriting guidelines. Other rates and terms available. Receive a \$125.00 VISA Gift Card with a minimum loan amount of \$15,000 and a \$75.00 Gift Card with loans of \$9,000 to \$14,999. Existing USECU loans are not eligible. \$125.00 fee will be charged for loans refinanced with another financial institution within the first six months of the USECU auto loan closing date. <sup>3</sup>Please consult with your tax advisor. Offer good through April 29, 2016.

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### **HOLIDAY SCHEDULE**

All offices will be closed  
on Monday, May 30th in  
observance of  
Memorial Day.

**HAPPY**  
*Memorial*  
**DAY**

## THE IMPORTANCE OF UPDATED CONTACT INFORMATION

*Why should members ensure their account information is up to date?*

Often times a USECU employee will attempt to contact a member and the telephone number is no longer valid. Many of our members have been with us for several years and account information may still be exactly as when the membership was established.

We may have to contact you regarding suspicious activity on your account. If we cannot reach you, we may not be able to rectify the issue or we may be forced to freeze your account. **Please note that we would never contact you to request personal account information, such as your member number or social security number, as this information is already on file.**

It is important that your telephone numbers (home, cell, and work) are current, in the event that we must contact you regarding your account.

If you would like to confirm the information you have on file, please contact us at **312.922.5310** or visit any USECU office. If you choose to contact us via telephone, for your protection, we may only be able to confirm information you provide us, but may not be able to provide you with private account information.

If account updates are necessary, we will request an account owner's written authorization.



ADDRESS



HOME #



CELL #



WORK #



EMAIL

## LOOKING TO REBUILD YOUR CREDIT?

Our **CREDIT REBUILDER LOAN** is designed to help you rebuild your credit. Everyone needs help from time to time and USECU is here for you.

### Program Basics

The Credit Rebuilder Loan is designed to assist you in improving your credit score. Your credit problems didn't happen overnight; re-establishing your credit will take time as well.

### How does it work?

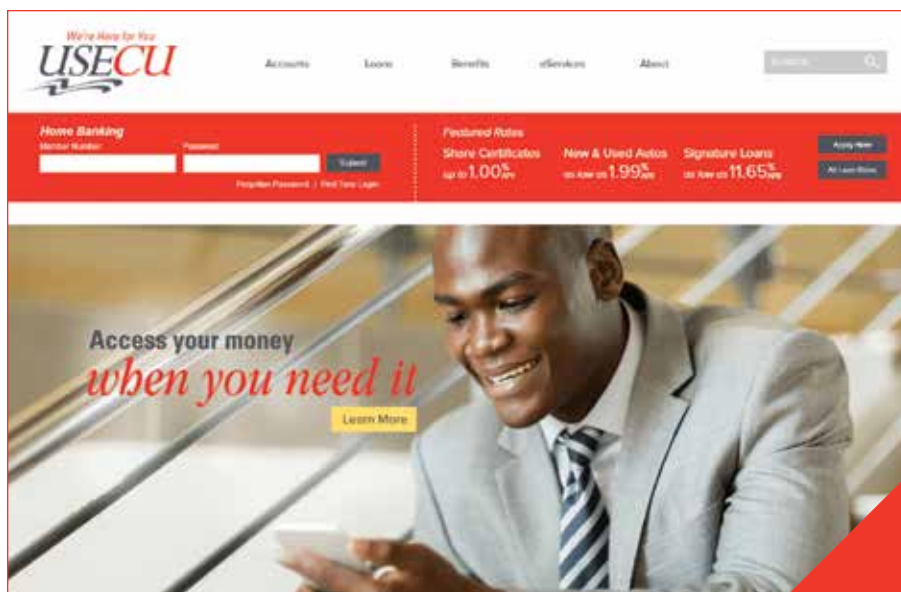
▶▶▶ **Loans are disbursed for \$3,500. \$2,000 is deposited and held in the savings account and \$1,500 is yours to spend.**

▶▶▶ **Once the initial \$1,500 is paid, held funds will be released with each additional payment.**

▶▶▶ **Your steady repayment history is reported to the credit bureaus, thus improving your credit standing.**

▶▶▶ **The Annual Percentage Rate is 24.99; the term is 24 months; approximate bi-weekly payments are \$87. The \$35 processing fee can be taken from the loan proceeds.**

Credit Rebuilder Loans are subject to USECU credit underwriting guidelines.



## WE HAVE A NEW LOOK!

We are excited to announce our newly redesigned website is up and running. The look and navigation of the site is new and information has been made more accessible.

Visit [myusecu.org](http://myusecu.org) today!

## MORTGAGES (VA and More)

*Qualified Veterans & Reservists can enjoy the privilege of 100% financing*

Thanks to our partnership with our subsidiary CU/America USECU is able to offer you low interest rate **VA mortgage loans**. The benefits are as follows:

- **100% financing available on purchases**
- **Fixed rate mortgages with 30 or 15-year financing term**
- **Loans on 1-4 unit primary residences**
- **No monthly mortgage insurance premium required**
- **Possible cash-out refinancing up to 100% of the appraised value**
- **No prepayment penalties**
- **Surviving spouse of Veteran may be eligible**
- **Refinance and convert from non-VA to VA loan**
- **100% Gift Funds are allowable**



[www.cuamerica.com](http://www.cuamerica.com)  
630.620.5200

**Don't qualify for a VA Loan?** We offer a full line of mortgage products, including:

- **FHA Loans** - up to 96.5% financing is available for purchase transactions
- **1st Time Home Buyer** – Fixed rate and adjustable rate programs available
- **Home Equity Fixed Rate Loans** – Get up to \$100,000 for any personal reason
- **Jumbo Loans** – Competitive rates

For details about any of our products, call us today at 312.922.5310 (option 6) or CU/America at 630.620.5200.



# LOCATIONS & RATES

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## LOAN RATES

As of April 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 April 1, 2016

Overnight Accounts	APY*
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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www.cuamerica.com  
630.620.5200

**NCUA**  
Federally insured by NCUA



myusecu.org