

## LOAN RATES

As of June 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 June 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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## READY FOR A VACATION?

*No Matter the Destination,  
a Vacation Loan Will Help Get You There*

**9-Months**  
Borrow \$1,500  
**5.74% APR\***  
APPROX. PAYMENT:  
**\$76.00**  
Bi-weekly

**12-Months**  
Borrow \$2,500  
**6.74% APR\***  
APPROX. PAYMENT:  
**\$99.00**  
Bi-weekly

**18-Months**  
Borrow \$3,500  
**7.74% APR\***  
APPROX. PAYMENT:  
**\$95.00**  
Bi-weekly

\*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 July 15, 2016.

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### HOLIDAY SCHEDULE

All offices will be closed  
on the following holidays:

**Independence Day**  
Monday, July 4th

**Labor Day**  
Monday, September 5th



## 2016 OLGA CLAESSON SCHOLARSHIP RECIPIENTS

The USECU Olga Claesson Scholarship Fund was established in 2013 to help USECU members wishing to further their education. Our recipients this year are listed below.

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### Congratulations

Megan Poulosophos | Linnea Jessen | Oladele Ola-Buraimo | Alejandro Gonzalez

## Imagine the Possibilities with... 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 07/31/2016.



## SIX FLAGS GREAT AMERICA

### 2016 Season

**General Admission - \$44.50**

**Season Passes - \$76.71**

Purchase tickets at any USECU branch. Tickets are non-refundable and based on availability. Park restrictions may apply. Visit [sixflags.com/greatamerica](http://sixflags.com/greatamerica) for park details.

Please call us at 312.922.5310 with any questions regarding ticket availability.

## HOME BANKING USER ID OPTIONS

For security purposes, you are no longer required to use your "member number" when logging into your USECU account online.

You now have the option of creating a personalized "User ID" for Home Banking at [myusecu.org](http://myusecu.org). A user ID:

- MAY be 6-20 characters in length, containing letters and numbers
- MUST contain at least one letter
- CANNOT contain the following characters ' | " | % | & | \* | ? | --

## NEW VISA DEBIT CARD FRAUD PREVENTION SERVICE DON'T BECOME A VICTIM OF FRAUD! MAKE SURE YOUR CONTACT INFORMATION IS CURRENT!

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In our continuing efforts to keep your accounts secure, we've improved our alert system for potential fraud, as it pertains to your USECU Visa Debit Card.

Here's how it works:

1. When potential fraud is detected, you will receive an automatic email notification from U.S. Employees Credit Union with the option to reply with "fraud" or "no fraud."
2. One minute after the email, you will receive a text alert from 32874 between 7:00am and 9:00pm, which also has the "fraud" or "no fraud" option. (\*SEE BELOW)
3. If there is no response received from you, five minutes after the text alert, you will receive automatic phone calls to confirm or deny fraud.

**Our messages will never ask for your PIN, Debit Card Number, or USECU member number.**

**It is imperative that you maintain your USECU contact information up to date, so that we can reach you.**

*\*The phone number for our Fraud Center has changed to 1.800.417.4592. If you add this number to your phone contacts and label it "Fraud Center," it will display whenever you get a call from this number.*

## TRAVELING WITH YOUR USECU VISA DEBIT CARD? PLEASE NOTIFY US!

In order to prevent fraudulent transactions, restrictions are in place when using your Visa Debit Card outside of the Illinois and Indiana areas. **Please remember to notify us prior to traveling outside of these areas.** We will temporarily activate your card in the designated area of travel.

For those cardholders residing in another state or country, your card will work in the area you reside in.

### Methods of Contact:

- Via our secure Communication Center; log into Home Banking at [myusecu.org](http://myusecu.org). If your communication is received after 4:00 pm, we will add your travel plans on the next business day we are open. Please include your member number, travel destinations, travel dates, and contact information.
- Call us at 312.922.5310, between 7:00am and 4:00pm, Monday through Friday.
- Visit us at any Branch.

In the event that you forget to notify us of your travel arrangements and you are declined a transaction, please call our after hours **Declined Transaction Assistance Line** at 888.526.0404. You may also call 312.922.5310, option 2. We apologize if this causes any inconvenience and assure you that our intention is to protect your funds.



## BALANCE FINANCIAL FITNESS

We want to help you master your money. Through our partnership with BALANCE, you can work with a financial expert to boost your credit rating and achieve financial success. The best part? The service is free and confidential. And to make the process even easier, you can do it all over the phone.

### Credit Report Review

Need help making sense of your credit report? A specialist will explain everything you need to know, from basic information to identifying and correcting inaccuracies. Your counselor can also create a plan to improve your credit rating. If you don't already have your credit report, BALANCE provides one for a small fee, or will help you access one.

### Money Management Counseling

Conquer money problems with a free and confidential counseling session, where BALANCE will help you develop an actionable strategy to achieve financial freedom.

### Other Services

Other BALANCE services include housing counseling, debt repayment plans, and a financial coach hotline. Call Balance at 888.456.2227 or visit [myusecu.org](http://myusecu.org) for additional information.