

LOAN RATES

As of July 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 9.40% |
| Share Secured Loans | 3% over Rate of Secured Account |
| Flex Line of Credit | as low as 9.40% |
| Home Equity Lines of Credit | as low as 4.50% |
| 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 July 1, 2019

| | APY* |
|--|-------|
| Overnight Accounts | |
| Regular Share (Savings) Accts (\$50.00 and over)..... | 0.06% |
| Preferred Share Accts (\$1,000 minimum balance)..... | 0.50% |
| Preferred Share Accts (\$10,000 minimum balance)..... | 0.65% |
| Sub Share Accts..... | 0.06% |
| Vacation & Holiday Club | 0.06% |
| IRA Share Accts (Traditional & Roth)..... | 0.50% |
| IRA Share Accts (Traditional & Roth \$10,000 minimum) | 0.65% |
| Coverdell Education Savings Accounts (No minimum balance)..... | 0.50% |
| Coverdell Education Savings Accounts (\$10,000 minimum balance)..... | 0.65% |
| Share Certificates (CDs) | |
| Share Certificate – 3 Months | |
| Minimum Balance of \$1,000..... | 1.15% |
| Minimum Balance of \$20,000..... | 1.30% |
| Share Certificate – 6 Months | |
| Minimum Balance of \$1,000..... | 1.25% |
| Minimum Balance of \$20,000..... | 1.40% |
| Share Certificate – 12 Months | |
| Minimum Balance of \$1,000..... | 1.35% |
| Minimum Balance of \$20,000..... | 1.50% |
| Share Certificate – 24 Months | |
| Minimum Balance of \$1,000..... | 1.45% |
| Minimum Balance of \$20,000..... | 1.60% |
| Share Certificate – 36 Months | |
| Minimum Balance of \$1,000..... | 1.60% |
| Minimum Balance of \$20,000..... | 1.75% |
| Share Certificate – 60 Months | |
| Minimum Balance of \$1,000..... | 1.85% |
| Minimum Balance of \$20,000..... | 2.00% |
| IRA Share Certificate – 12 Months | |
| Minimum Balance of \$1,000..... | 1.45% |
| Minimum Balance of \$10,000..... | 1.70% |
| IRA Share Certificate – 24 Months | |
| Minimum Balance of \$1,000..... | 1.55% |
| Minimum Balance of \$10,000..... | 1.80% |
| IRA Share Certificate – 36 Months | |
| Minimum Balance of \$1,000..... | 1.70% |
| Minimum Balance of \$10,000..... | 1.95% |
| IRA Share Certificate – 60 Months | |
| Minimum Balance of \$1,000..... | 1.95% |
| Minimum Balance of \$10,000..... | 2.20% |

*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.
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

FEDERAL BUILDING

536 S. Clark Street
Main Lobby, Chicago, IL

©2019 20322 LKCS • www.lk-cs.com

USECU

LET DOWN YOUR HAIR

with our
Summer Loan Special



*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 31, 2019.

INSIDE

This Issue

2 Six Flags Great America
Traveling With Your USECU Visa® Debit Card?

3 Tips To Stop the Phish
You Could Save Hundreds On Car Insurance

4 Rates
Branch Locations and Hours
ATM Locations

HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

INDEPENDENCE DAY

Thursday, July 4th

LABOR DAY

Monday, September 2nd



www.cuamerica.com
630.620.5200

SIX FLAGS GREAT AMERICA

Discount tickets available at USECU!

Enjoy a day of thrilling rides, spectacular shows, and exciting attractions! USECU members can purchase discounted Great America tickets at any USECU Branch, for the Gurnee location. Prices are as follows:

Family Outing dates:

| | |
|-------------------------------------|--------------|
| July 3rd, 4th, 5th, 6th, 7th or 8th |\$38.50 |
| Meal Deal* |\$15.00 |
| General Admission |\$51.50 |
| Season Pass |\$83.69 |

**General Admission at the gate is \$79.99
SAVE \$28.49 AT USECU!**

Visit sixflags.com/greatamerica for park details. Park restrictions may apply.

Have a large group?

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

*Meal Deal tickets can be used at select restaurants throughout the park, for one entrée, one side, and one soft drink. Valid through December 29, 2019.



TIPS TO STOP THE Phish

How do you tell the difference between a phishing message and a legitimate message? There is no single technique that works in every situation.

Be aware of the following phish-y attempts:

Don't trust the display name. Always check the sender's email address. When a hacker sends fake emails, they opt to obscure the sent address with a name that might be familiar, like 'John Smith'. Be sure to check the originating email address and determine if it's genuine.

Reply-to address is not the same as the sending address. If the reply-to address is different than the sender's address, this should raise suspicion.

Look but don't click. Hover your mouse over any links found in the email. Dangerous links are masked as safe links. If the link looks weird, don't click on it.

Check the message for poor spelling and grammar. Legitimate messages usually do not have major spelling/grammar mistakes.

The message asks for personal information. Most companies will not request confidential information via email.

The offer seems too good to be true. If you are promised money or prizes, use extreme caution. Don't believe everything you see.

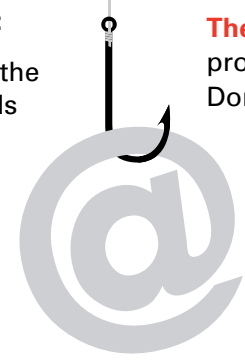
Review the signature. Lack of details about the signer could suggest a phish. Legitimate businesses always provide contact details.

The message invokes a sense of urgency. Fraudsters often include urgent "calls to action" to try to get you to react immediately. Be wary of emails containing phrases like "your account will be closed".

Don't open attachments you weren't expecting. Malicious attachments could contain malware.

Something just doesn't look right. Always be skeptical when it comes to email messages.

Be Vigilant – Vigilance is Key



AUTO INSURANCE

YOU COULD SAVE HUNDREDS ON CAR INSURANCE



Car insurance as close as your credit union

As a USECU member, you have access to the TruStage® Auto Insurance Program. That means an opportunity to save money on a policy issued by Liberty Mutual Insurance—a leading auto insurer.

This TruStage program works closely with Liberty Mutual to provide the quality protection you need—at prices you can afford.

More discounts can mean even more savings*

Even more discounts may be available, and we'll help you find them.

- More than one vehicle
- Anti-lock brakes
- Multiple policies
- Anti-theft device
- Good student discount

What services can you expect?

- 24-hour claims service, with appraisals typically within 24 hours
- Guaranteed accident repairs for as long as you own your vehicle
- More options, including accident forgiveness, new car replacement, and unlimited car rental while your car is being repaired

Faraz Syed
Lead Sales Representative
www.libertymutual.com/faraz-syed
faraz.syed@libertymutual.com



TRAVELING WITH YOUR USECU VISA® DEBIT CARD?

Please Notify Us!

In order to prevent fraudulent debit card 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 only work in the area you reside in.

Methods of contact:

- Via our secure Message Center, log into Home Banking. 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 8:00 am and 4:00 pm, 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 afterhours **Declined Transaction Assistance Line at 888.526.0404**. You may also call **312.922.5310, option 3**.

We apologize if this causes any inconvenience and assure you that our intention is to protect your funds.