

USECU

PAYMENT SAVER AUTO LOAN

A low payment option!

How would you like the low monthly payments of a lease, without all the heavy restrictions and hidden costs of leasing? Sound impossible? It's not. USECU's Payment Saver Auto Loan program offers just that!

Like a lease, the Payment Saver Auto Loan offers payments that are considerably lower than conventional financing. But unlike a lease, with the Payment Saver Auto Loan program you own the vehicle and have all of the flexibility and benefits of vehicle ownership! Other benefits include:

- ▶ New and pre-owned vehicles up to five years old qualify
- ▶ Flexible loan terms of up to 72 months
- ▶ No down payment required
- ▶ Annual mileage options of 12,000, 15,000 or 18,000 available
- ▶ Vehicle is titled in your name, unlike a lease
- ▶ No security deposit or acquisition fees
- ▶ No early payoff penalty
- ▶ No up-front costs or termination fees
- ▶ Since the title is in your name you have more options prior to loan maturity and at loan maturity. Including the ability to turn your vehicle in and walk away at the end of the loan term.
- ▶ Refinance your current vehicle loan to reduce your monthly payments with the Payment Saver Auto Loan program.
- ▶ Enables you to easily upgrade and/or change your vehicle every couple of years.

MORTGAGES MADE EASY

Valid on applications submitted through May 15, 2018.

*This is no April Fools...
\$250 off your closing costs
Apply now before rates go up!*

*Offer also applies to
Mortgage Refinances.*

myusecu.org

POPCORN AND A MOVIE

Looking for something fun to do tonight?

As a member of USECU, you are able to purchase discount AMC movie and snack tickets that can be used at AMC Theatres across the U.S.

AMC Yellow Tickets and Snack Tickets are available at all locations. Visit **myusecu.org** for details or pick yours up today.



LOCATION & RATES

LOAN RATES

As of April 1, 2018

	Annual Percentage Rate
Signature Loan	as low as 9.40%
Auto Loan	2 year term as low as 3.24%
.....	5 year term as low as 4.49%
Overdraft Line of Credit	as low as 8.65%
Share Secured Loans	3% over Rate of Secured Account
Flex Line of Credit	as low as 8.65%
Home Equity Lines of Credit	as low as 3.99%
Fixed Rate Home Equity Loans	as low as 4.74%

For First Mortgage Loan Rates, call 630.620.5200.

All rates are subject to change without notice.

SHARE RATES

As of April 1, 2018

Overnight Accounts	APY*
Regular Share (Savings) Accts (\$50.00 and over).....	0.06%
Preferred Share Accts (\$1,000 minimum balance)	0.20%
Preferred Share Accts (\$10,000 minimum balance)	0.35%
Sub Share Accts.....	0.06%
Vacation & Holiday Club	0.06%
IRA Share Accts (Traditional & Roth).....	0.20%
IRA Share Accts (Traditional & Roth \$10,000 minimum)	0.35%
Coverdell Education Savings Accounts (No minimum balance).....	0.20%
Coverdell Education Savings Accounts (\$10,000 minimum balance).....	0.35%
Share Certificates (CDs)	
Share Certificate – 3 Months	
Minimum Balance of \$1,000.....	0.55%
Minimum Balance of \$20,000.....	0.70%
Share Certificate – 6 Months	
Minimum Balance of \$1,000.....	0.65%
Minimum Balance of \$20,000.....	0.80%
Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	0.75%
Minimum Balance of \$20,000.....	0.90%
Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	0.85%
Minimum Balance of \$20,000.....	1.00%
Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	1.00%
Minimum Balance of \$20,000.....	1.15%
Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	1.25%
Minimum Balance of \$20,000.....	1.40%
IRA Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	0.85%
Minimum Balance of \$10,000.....	1.10%
IRA Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	0.95%
Minimum Balance of \$10,000.....	1.20%
IRA Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	1.10%
Minimum Balance of \$10,000.....	1.35%
IRA Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	1.35%
Minimum Balance of \$10,000.....	1.60%

*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 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, 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

HOLIDAY SCHEDULE

All offices will be closed on
Monday, May 28th in observance
of **MEMORIAL DAY.**

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www.cuamerica.com
630.620.5200