

USECU

April 2020

Take Full Control of Your Debit Card from Your Mobile Device with MyCardRules™



Turn your card on or off

Block specific transaction types

Share your card with dependents

Set spending limits

Get instant alerts based on your preferences

Set parental controls and monitoring

Download MyCardRules from Google Play™ or the App StoreSM today.

INSIDE

This Issue

2
Take Full Control of Your Cards with MyCardRules™

3
Say Goodbye to Debit Card Transaction Fees!
Graduation Time is Here!

USECU Together with Zelle® - Coming Soon

4
Rates
Branch Locations and Hours
ATM Locations

HOLIDAY SCHEDULE

All offices will be closed on the following holiday:

MEMORIAL DAY
Monday, May 25th



See page 2 for more information about an easy-to-use mobile app MyCardRules™.

Take Full Control of Your Cards with MyCardRules™

2

What is MyCardRules?

MyCardRules is an easy-to-use mobile App that lets you put different controls on your debit card.

You can manage all of your card transactions right from your mobile device. You get complete control of how, when, where — and WHO uses your cards. Plus, being in control of spending and usage gives you another layer of security — and a little extra peace of mind.

As always, please remember to notify us of your travel plans outside your state of residence.



Follow These Steps to Download MyCardRules

If you have an iPhone:

1. On your Home screen, find and tap the App Store icon **(A)**
2. Next tap the Apps icon **(B)** (at the bottom)
3. Tap Search (magnifying glass icon at the bottom right) and enter **"MyCardRules"**
4. Scroll until you see the **"MyCardRules"** icon, tap it and tap GET to install it **(C)**

Note: You may need to sign in to the iTunes Store to complete your installation



If you have an Android Phone:

1. Tap the Apps icon on the bottom of your home screen
2. Then tap the Play Store icon
3. In the search box, type **"MyCardRules"** **(A)**
4. Find the **"MyCardRules"** icon and tap it to go to the details page
5. Tap **INSTALL (B)**. It's the green button just beneath the name of the App
6. Click **"ACCEPT"** on the next screen and the App will begin downloading to your phone
7. Once the App installs, the green **"INSTALL"** button will change to **"OPEN" (C)**
8. Click **"OPEN"** to go to the login screen where you can set up your user account



Download MyCardRules from Google Play™ or the App Store™ today.

SAY GOODBYE TO DEBIT CARD TRANSACTION FEES!

Effective March 1, 2020, USECU eliminated the USECU Debit Card Transaction fee. The fee for ATM withdrawals and Point of Sale (POS) transactions exceeding five per month was eliminated. You may use your USECU Debit Card to perform an unlimited amount of ATM withdrawals and POS transactions.

When using your USECU Debit card, selecting the "credit" feature (not entering your PIN) on the POS terminal remains the most convenient method of using your card.

Remember: ATM owners may charge a transaction fee; therefore, continue to utilize surcharge-free ATMs.

GRADUATION TIME IS HERE!

Get your favorite new grad a Gift Card.
You choose the amount, the graduate chooses what to buy.

WHAT COULD BE EASIER? Purchase Visa Gift Cards at a USECU location. They are welcome anywhere Visa Debit cards are accepted within the United States. **GET YOURS NOW!**

Send. Receive. Split.

Zelle® makes sending money to friends, family and others you know fast, safe and easy.

COMING 2020

USECU together with Zelle®



LOCATIONS & RATES

LOAN RATES

As of April 1, 2020

Annual Percentage Rate

| | |
|------------------------------------|---------------------------------|
| Signature Loan | as low as 8.65% |
| 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 7.15% |
| Share Secured Loans | 3% over Rate of Secured Account |
| Flex Line of Credit | as low as 7.15% |
| Home Equity Line of Credit | as low as 3.99% |
| Fixed Rate Home Equity Loans | as low as 4.49% |

For First Mortgage Loan Rates, call 630.620.5200.

All rates are subject to change without notice.

SHARE RATES

As of April 1, 2020

| Overnight Accounts | APY* | APR* |
|--|-------|-------|
| Regular Share (Savings) Accts (\$50.00 and over)..... | 0.06% | 0.06% |
| Preferred Share Accts (\$1,000 minimum balance) | 0.10% | 0.10% |
| Preferred Share Accts (\$10,000 minimum balance) | 0.20% | 0.20% |
| Sub Share Accts..... | 0.06% | 0.06% |
| Vacation & Holiday Club | 0.06% | 0.06% |
| IRA Share Accts (Traditional & Roth)..... | 0.10% | 0.10% |
| IRA Share Accts (Traditional & Roth \$10,000 minimum) | 0.20% | 0.20% |
| Coverdell Education Savings Accounts (No minimum balance)..... | 0.10% | 0.10% |
| Coverdell Education Savings Accounts (\$10,000 minimum balance)..... | 0.20% | 0.20% |
| Share Certificates (CDs) | | |
| Share Certificate – 3 Months | | |
| Minimum Balance of \$1,000..... | 0.35% | 0.35% |
| Minimum Balance of \$20,000..... | 0.40% | 0.40% |
| Share Certificate – 6 Months | | |
| Minimum Balance of \$1,000..... | 0.45% | 0.45% |
| Minimum Balance of \$20,000..... | 0.50% | 0.50% |
| Share Certificate – 12 Months | | |
| Minimum Balance of \$1,000..... | 0.55% | 0.55% |
| Minimum Balance of \$20,000..... | 0.60% | 0.60% |
| Share Certificate – 24 Months | | |
| Minimum Balance of \$1,000..... | 0.65% | 0.65% |
| Minimum Balance of \$20,000..... | 0.70% | 0.70% |
| Share Certificate – 36 Months | | |
| Minimum Balance of \$1,000..... | 0.75% | 0.75% |
| Minimum Balance of \$20,000..... | 0.80% | 0.80% |
| Share Certificate – 60 Months | | |
| Minimum Balance of \$1,000..... | 0.85% | 0.85% |
| Minimum Balance of \$20,000..... | 0.90% | 0.90% |
| IRA Share Certificate – 12 Months | | |
| Minimum Balance of \$1,000..... | 0.60% | 0.60% |
| Minimum Balance of \$10,000..... | 0.65% | 0.65% |
| IRA Share Certificate – 24 Months | | |
| Minimum Balance of \$1,000..... | 0.70% | 0.70% |
| Minimum Balance of \$10,000..... | 0.75% | 0.75% |
| IRA Share Certificate – 36 Months | | |
| Minimum Balance of \$1,000..... | 0.80% | 0.80% |
| Minimum Balance of \$10,000..... | 0.85% | 0.85% |
| IRA Share Certificate – 60 Months | | |
| Minimum Balance of \$1,000..... | 0.90% | 0.90% |
| Minimum Balance of \$10,000..... | 0.95% | 0.95% |

*Annual Percentage Yield (APY). All yields are subject to change and based upon funds being on deposit one full year.

*Annual Percentage Rate (APR). Call any USECU office for current rates. Substantial penalty for early withdrawal on all Share Certificates. Fees and withdrawals will reduce earnings. Minimum balances indicated are intended for dividend 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
HINES VA HOSPITAL
5th Avenue & Roosevelt Road
Main Entrance, Hines, IL
FEDERAL BUILDING
536 S. Clark Street
Main Lobby, Chicago, IL

©2020 207606 LKCS | lk-cs.com



www.cuamerica.com
630.620.5200