

USECU

January 2020

INTERNATIONAL CREDIT UNION DAY!

Thank you to all who joined us in celebrating and congratulations to all the prize winners!

**Local Service.
Global Reach.**



DOES YOUR MORTGAGE NEED A CHECK-UP?

When was the last time you evaluated your Mortgage? Rates are nearing all-time lows, we can help you save! Visit myusecu.org or call 630.620.5200 for a NO-COST evaluation!



*Hines Branch
International Credit
Union Day*



**GET YOUR MAXIMUM REFUND GUARANTEED
SAVE UP TO \$15**



**VISIT MYUSECU.ORG
TO START SAVING!**

LOCATIONS & RATES

LOAN RATES

As of January 1, 2020

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 8.65%
Share Secured Loans	3% over Rate of Secured Account
Flex Line of Credit	as low as 8.65%
Home Equity Line of Credit	as low as 4.75%
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 January 1, 2020

Overnight Accounts	APY*
Regular Share (Savings) Accts (\$50.00 and over).....	0.06%
Preferred Share Accts (\$1,000 minimum balance)	0.30%
Preferred Share Accts (\$10,000 minimum balance)	0.45%
Sub Share Accts.....	0.06%
Vacation & Holiday Club	0.06%
IRA Share Accts (Traditional & Roth).....	0.30%
IRA Share Accts (Traditional & Roth \$10,000 minimum)	0.45%
Coverdell Education Savings Accounts (No minimum balance).....	0.30%
Coverdell Education Savings Accounts (\$10,000 minimum balance).....	0.45%
Share Certificates (CDs)	
Share Certificate – 3 Months	
Minimum Balance of \$1,000.....	0.65%
Minimum Balance of \$20,000.....	0.80%
Share Certificate – 6 Months	
Minimum Balance of \$1,000.....	0.75%
Minimum Balance of \$20,000.....	0.90%
Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	0.85%
Minimum Balance of \$20,000.....	1.00%
Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	0.95%
Minimum Balance of \$20,000.....	1.10%
Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	1.10%
Minimum Balance of \$20,000.....	1.25%
Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	1.35%
Minimum Balance of \$20,000.....	1.50%
IRA Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	0.95%
Minimum Balance of \$10,000.....	1.20%
IRA Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	1.05%
Minimum Balance of \$10,000.....	1.30%
IRA Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	1.20%
Minimum Balance of \$10,000.....	1.45%
IRA Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	1.45%
Minimum Balance of \$10,000.....	1.70%

*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
 - HINES VA HOSPITAL**
 5th Avenue & Roosevelt Road
 Main Entrance, Hines, IL
 - FEDERAL BUILDING**
 536 S. Clark Street
 Main Lobby, Chicago, IL

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 630.620.5200