

# USECU

January 2021

## House Shopping? Refinancing?



Historically Low Rates Continue

# ACT NOW!

***Servicing Illinois and Indiana Residents***

*Your credit union offers a full complement of mortgage loan products!*

Please call us today or call CU/America at **630.620.5200**



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## TEMPORARY HOURS STILL IN EFFECT

- Main Office  
9:00am - 3:00pm  
(Monday - Friday)

**USECU will resume its normal office hours as soon as practicable. The Hines Branch hours remain the same.**

# YOUR INDIVIDUAL RETIREMENT ACCOUNT (IRA) OPTIONS

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An IRA can be established throughout the year, not just during tax season.

An IRA is a great investment vehicle at any age, offering tax advantages while you save for the future. Both a Traditional and a Roth offer valuable tax benefits. A Traditional IRA offers you the opportunity to build security for your retirement and may be tax deductible. Check with your tax advisor. If you don't qualify for a tax break, the Roth IRA offers flexibility and is an easy and secure way to save.

Remember you can make a 2020 contribution(s) until April 15, 2021.

Need help deciding? Visit us at [myusecu.org](https://myusecu.org) for IRA options, benefits, and comparisons.

Contact an IRA Specialist today about establishing your IRA!



## GET YOUR MAXIMUM REFUND AND SPECIAL SAVINGS ON TURBOTAX

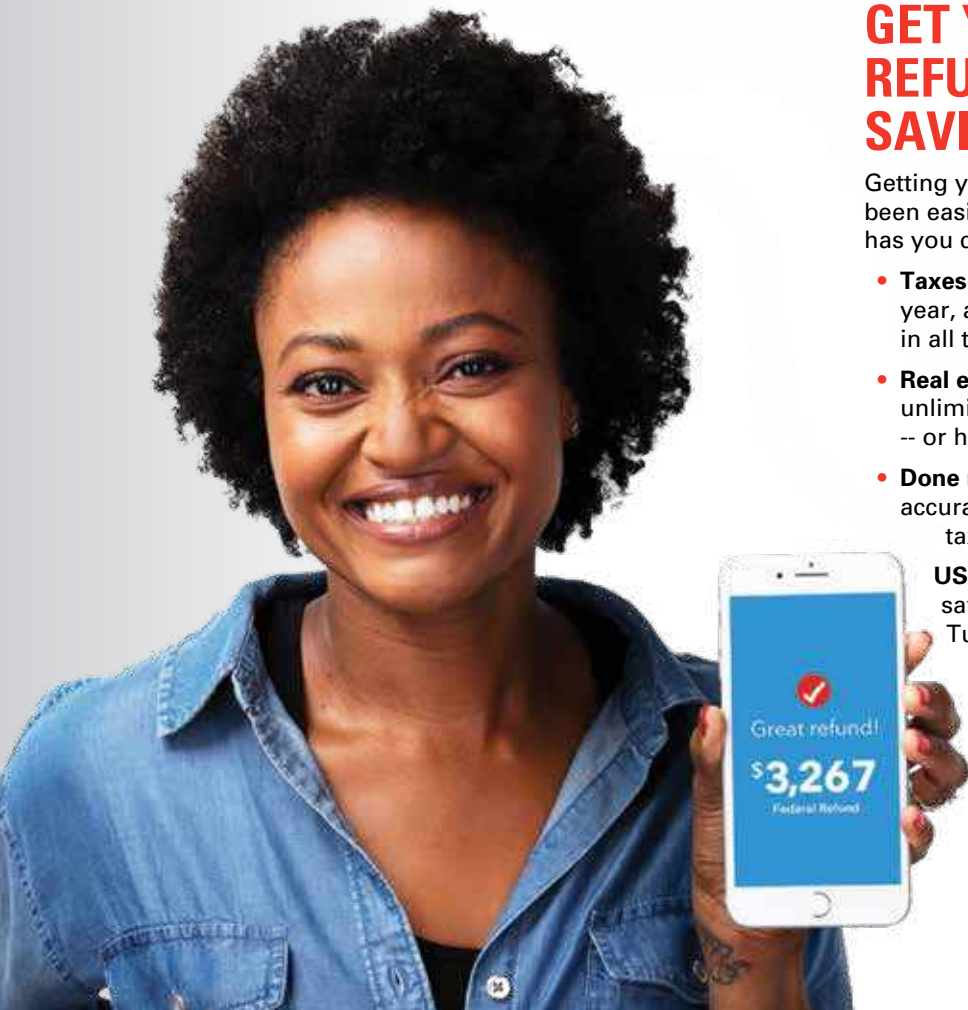
Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

- **Taxes made easy.** Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- **Real experts standing by.** With TurboTax Live, get unlimited advice from tax experts as you do your taxes -- or have everything done for you, start to finish.
- **Done right, guaranteed.** TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

USECU works with TurboTax to provide special savings for our valued members -- get up to \$15 off TurboTax federal products.

**MEMBERS SAVE UP TO \$15**

Visit [myusecu.org](https://myusecu.org) to Save Today!





Did you know that one of the benefits of your USECU membership is access to the TruStage® Auto & Home Insurance program?

- TruStage works with large, national insurance providers to offer competitive rates, outstanding service and a variety of car insurance options.
- Many members can save money.
- In just a few minutes, find out how much you could save – with no pressure and no obligation.

To find out more and get a free quote, call **1.855.589.2146** to speak to a TruStage representative. You can also request an online quote on the TruStage page at [myusecu.org](http://myusecu.org).

Credit unions like ours make TruStage Insurance programs available because they're founded in value, honesty and knowledgeable support. TruStage and the companies behind it were formed by credit unions, for credit unions and their members. As part of your financial planning, we invite you to work with TruStage to discover how these products and programs might be right for you.

TruStage® Auto & Home Insurance Program made available through TruStage Insurance Agency, LLC, P.O. Box 61, Waverly, IA 50677-0061, and issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

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## DID YOU RECEIVE HOLIDAY CLUB ACCOUNT FUNDS THIS YEAR?

If not, now's the time to begin preparing for the 2021 holiday season. Open a USECU Holiday Club account, schedule Automatic Transfers, and we will transfer your savings to your Share Account on November 1st. Set up your bi-weekly or monthly transfers and next year you'll be shopping stress-free because you planned ahead and have your funds tucked away at your Credit Union

You can also allocate a certain dollar amount from each paycheck to go directly to your Holiday Club account through Payroll Deduction.

### Benefits include:

- **All Year Savings:** Set money aside between now and October 31st. Then on November 1st whatever you've saved, plus earned dividends will be transferred automatically to your Savings Account.
- **No Minimum Balance Required:** You decide how much or how little you want to save.
- **Home Banking Options:** Track your savings or hide accounts on Home Banking. If you prefer to "hide" your accounts, simply log into Home Banking, click on "settings", select "accounts", and choose the account you want to hide. You can even give your account a nickname.

Call us today and start enjoying the 2021 holiday season early.



## CUSTOMS HOUSE BRANCH CLOSING

Because the number of “in-person” lobby transactions at the Custom House Branch office has decreased considerably, **USECU has made the difficult decision to close the Custom House Branch located at 610 South Canal Street. The Custom House Branch is closed as of January 1, 2021.**

We realize that this may pose an inconvenience to our members, but please be aware that USECU eServices make it easy to access your account from anywhere, at any time. Most transactions can be completed at an ATM, online, and/or over the telephone:

- Access your funds by using your USECU Debit Card. There are over 55,000 surcharge-free ATMs worldwide.
- Easily transfer funds between your accounts at USECU and your account at another financial institution with the External Transfer feature on Home Banking at [myusecu.org](http://myusecu.org).
- Deposit checks using the Mobile App by snapping a picture of your check. If you do not have the App, download it using the Apple App Store or Google Play.
- Pay your bills conveniently and efficiently, 24 hours a day, from your computer or mobile device. Bill Pay is free to all members with a Checking account.
- Send secure email communications by logging into your accounts at [myusecu.org](http://myusecu.org).
- Access your accounts 24/7 via FEDS Audio Response System at **312.922.5310**.
- Start sending money with Zelle®. It's a fast, safe and easy way to send money.

USECU is always open online at  
**[myusecu.org](http://myusecu.org)!**

***New!*** Look for our Newsletter tri-annually,  
January, June and October.

## HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

### MARTIN LUTHER KING, JR. DAY

Monday, January 18

### PRESIDENT'S DAY

Monday, February 15



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 - 3:00 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

### 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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