USECU

January 2026



How to Avoid a Fake Check Scam
Save Big on Tax Prep
Branch Locations and Hours
ATM Locations

HOLIDAY
SCHEDULE
All offices will be closed on the following holidays:
MARTIN LUTHER KING, JR. DAY
Monday, January 19
PRESIDENT'S DAY
Monday, February 16

INSIDE

This Issue

 $Message\ and\ data\ rates\ may\ apply.\ Check\ with\ your\ mobile\ carrier\ for\ details.\ Federally\ Insured\ by\ NCUA.$

Credit Union 1

HOW TO AVOID A FAKE CHECK SCAM

Be wary of checks you receive from an unknown person. Many scammers will send you fake checks to trick you into sending them money.

They will pressure you to:

- Buy gift cards and send them the PIN
- Purchase cryptocurrency and transfer it to them
- Send money through wire services Western Union or MoneyGram

Once you send money in any of these ways, it's just like handing over cash — and it's very hard, often impossible, to get it back.



Toss offers that ask you to pay for a prize

If it's free, you shouldn't have to pay to get it. Only scammers will ask you to pay to collect a "free" prize.

Don't accept a check for more than the selling price

You can bet it's a scam. It may take weeks for your financial institution to learn the check was bad. By that time, the scammer has the money you sent, and you're stuck paying the financial institution back.

Content courtesy of the Federal Trade Commission. For more information, visit FTC.gov.





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MAIN OFFICE

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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

Mon., Tues., Wed., and Fri. HOURS:

> 8:00 am - 3:00 pm Thur. Closed

Telephone Hours of Operation

Mon. - Fri. 8:00 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

HINES VA HOSPITAL

5th Avenue & Roosevelt Road Building 1, F Lobby, Hines, IL

HINES VA HOSPITAL

5th Avenue & Roosevelt Road Main Entrance, Hines, IL

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