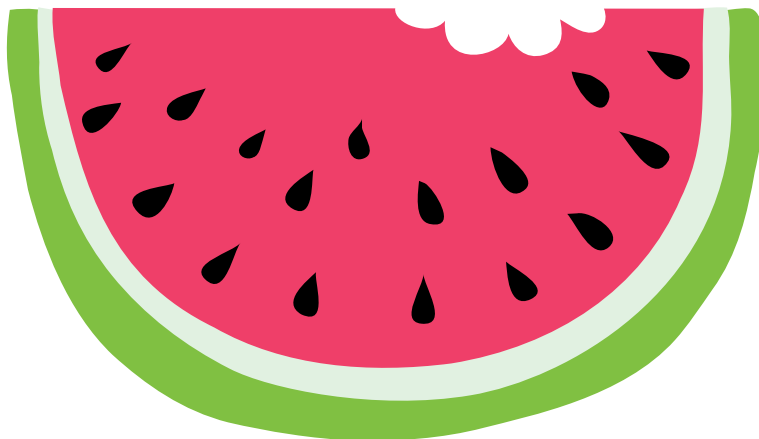


USECU

July 2020

BITE INTO A BIGGER

slice  OF
summer
with our Summer Loan!



15-Months
7.99%
APR*

BI-WEEKLY PAYMENTS
APPROXIMATELY

\$100.00

Borrow \$3,000

*Apply Online
Today!*

18-Months
8.99%
APR*

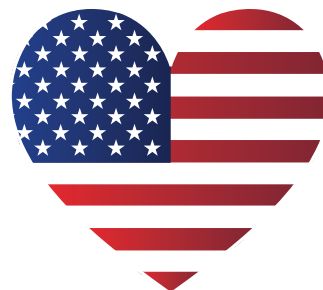
BI-WEEKLY PAYMENTS
APPROXIMATELY

\$115.00

Borrow \$4,000

*APR is Annual Percentage Rate. Rates and terms are determined by applicant's creditworthiness and are subject to USECU credit underwriting guidelines. Offer good through July 31, 2020.

**WE WILL
SURVIVE
#COVID-19**



LOCATIONS & RATES

LOAN RATES

As of July 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 July 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

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