

# USECU

June 2023

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## HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

**Juneteenth National Independence Day**  
Monday, June 19

**Independence Day**  
Tuesday, July 04

**Labor Day**  
Monday, September 04

# hello Summer Loans

**\$3,000 for 15 months**

**9.99%<sub>APR\*</sub>**

approximate payment \$100

**\$4,000 for 18 months**

**10.99%<sub>APR\*</sub>**

approximate payment \$115

Payments include Debt Protection

*We're Here for You*

**USECU** 312.922.5310  
myusecu.org

Federally insured by NCUA  
Equal Housing Lender

JUNE & JULY

\*APR is Annual Percentage Rate. Rates and terms determined by applicant's creditworthiness and are subject to USECU credit underwriting guidelines. Offer good through July 31, 2023.

# SHARE THE LOVE!

Have an immediate family member join today.

2

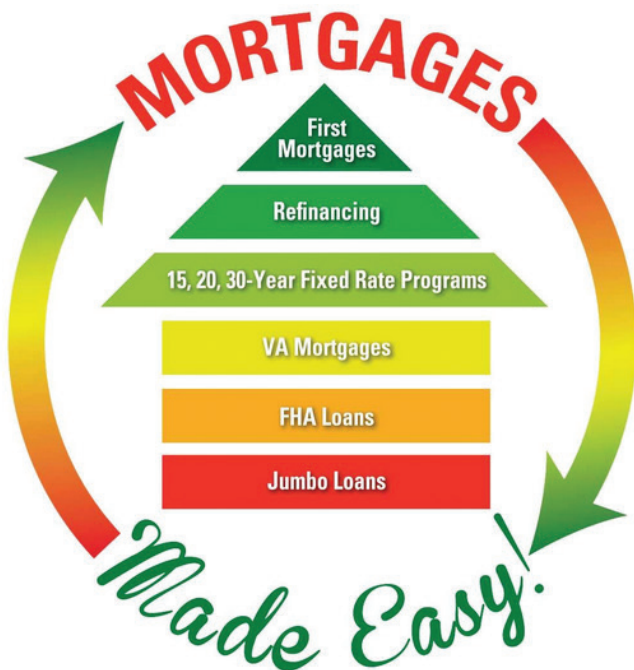


Online enrollment is now available for your immediate family. Remember, immediate family members (spouse, child, sibling, parent, grandparent, or grandchild) of government employees who are an existing member of USECU are eligible to join. Current members will also benefit from online enrollment by opening additional accounts.

**The following information is necessary in order to complete the application:**

- **Government issued ID**
- **Your complete physical address**
- **Social Security Number**
- **Date of Birth**

Visit [myusecu.org](http://myusecu.org)



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

# SCAM ALERT

## Check Washing/Fraud is on the Rise!

Check washing is when a fraudster uses a solution to erase the information you have written on your check and proceeds to rewrite the check for a different amount and payee. The following are ways to prevent being a victim of check washing:

- If you must write a check, ditch the ballpoint pen and swap to an un-washable gel pen to compose and sign your checks. This makes it more difficult for fraudsters to alter your original check.
- Pay your bills electronically; we offer **FREE Bill Pay!**
- When mailing a check, take it directly to the Post Office.



## YOUR DEPOSITS ARE SAFE!

U.S. Employees Credit Union (USECU) has been serving its members since May 8, 1953. Unlike the recent bank failures you have seen in the news, USECU is well capitalized and well diversified. Please rest assured of the security and stability of your credit union. Additionally, your USECU funds are insured to at least \$250,000 by the National Credit Union Administration (NCUA). The NCUA operates and manages the National Credit Union Share Insurance Fund (NCUSIF) and is backed by the full faith and credit of the U.S. Government. It is important to note that no credit union member has ever lost NCUA insured funds.

Further strengthening credit unions, federal and/or state regulators routinely examine our business practices to ensure we are practicing safe and sound operations. Our most recent Illinois Department of Financial and Professional Regulation examination resulted in USECU receiving the highest possible rating.

Visit [ncua.gov](http://ncua.gov) for more information about the National Credit Union Share Insurance Fund coverage for members. Please visit [mycreditunion.gov/insurance-estimator](http://mycreditunion.gov/insurance-estimator) for additional coverage information.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**  
National Credit Union Administration, a U.S. Government Agency



# CATCH A BREAK

## *Skip-A-Payment!*

**COMPLETE AND RETURN THIS APPLICATION BY JUNE 28, 2023**

**Yes, I would like to defer one monthly, two bi-weekly, or four weekly loan installment(s) for July, 2023.**

E-MAIL ADDRESS

USECU MEMBER NUMBER

LOAN NUMBER 1

LOAN NUMBER 2

LOAN NUMBER 3

I hereby authorize USECU to defer one monthly, two bi-weekly, or four weekly loan installment(s) for July 2023. By signing below, I understand that deferring my payment(s) will not affect my credit history with USECU or any credit reporting agency and interest will continue to accrue. **Payment Saver Auto and Real Estate Loans do not qualify for this offer.** Processing a Skip-A-Pay on your loan may impact your automobile GAP coverage, if applicable, and leave a deficiency balance in the event of a total loss. Account(s) must be in good standing. Skip-A-Payment is subject to approval.

I authorize USECU to deduct the \$15.00 processing fee, per loan, from my USECU \_\_\_ **Checking** \_\_\_ **Savings** account.

Please submit your request(s) no later than June 28, 2023. Your completed form may be **emailed to skipapay@usemployees.org**, **faxed to 312.922.8609**, or dropped off at any USECU office.

SIGNATURE

DATE



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

### 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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**NCUA**  
Federally insured by NCUA



www.cuamerica.com  
630.620.5200

**Visit myusecu.org for current rates.**