

USECU

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HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

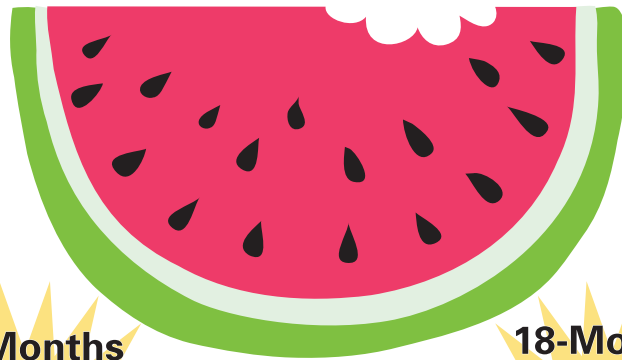
Juneteenth National Independence Day
Wednesday, June 19

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

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

Payments include Debt Protection

*Apply Online
Today!*

18-Months
8.49%
APR*

BI-WEEKLY PAYMENTS
APPROXIMATELY

\$115.00

Borrow \$4,000

Payments include Debt Protection

*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, 2024.

We're Here for You



312.922.5310
myusecu.org

Federally insured by NCUA
Equal Housing Lender



LOOKING FOR RELIABLE INSURANCE OPTIONS DESIGNED TO BE SIMPLE?



This offer is made available to USECU members

Different life stages mean different responsibilities. As those commitments grow and change, make sure your insurance is keeping up right along with them.

Let TruStage™ help protect you, your loved ones and the life you've built. We make insurance simple and straightforward, with the service and support you deserve. We're here to help you every step of the way.

Brought to you by your credit union. TruStage is founded on more than 80 years of helping to protect credit unions and their members; we've built our reputation on exceptional value, service and a commitment to serve members like you.

Call us today for a free insurance review.

Call toll-free 1.855.612.7909 or visit www.trustage.com/member

Weekdays 7am–9pm, Saturday 8am–4pm CT

TruStage™ Life Insurance is issued by CMFG Life Insurance Company, MEMBERS Life Insurance Company, and other leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold, or guaranteed by any financial institution. Product and features may vary and not be available in all states. All guarantees are based on the claims-paying ability of the insurer. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. © TruStage
GEN-2944139.5

DISCOUNT AMC MOVIE TICKETS

When was the last time you indulged, turned off your phones, grabbed a big bucket of popcorn, reclined, and enjoyed a movie? Experience the difference of AMC amenities, from spacious rocking seats to luxury recliners. Discover perfect sound, perfect picture, and delicious AMC Perfectly Popcorn™.

As a member of the USECU, you are able to purchase AMC discount movie, popcorn, and drink tickets that can be used at any AMC Theatre location across the United States. For showtimes and locations, please visit amctheatres.com.



HOW TO AVOID A SCAM

Four Signs That It's a Scam



Scammers PRETEND to be from an organization you know. Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.



Scammers say there's a PROBLEM or a PRIZE. They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.



Scammers PRESSURE you to act immediately. Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.



Scammers tell you to PAY in a specific way. They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card. Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.



How To Avoid a Scam



Block unwanted calls and text messages. Take steps to block unwanted calls and to filter unwanted text messages.



Don't give your personal or financial information in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers. If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.



Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.



Know how scammers tell you to pay. Never pay someone who insists that you can only pay with cryptocurrency, a wire transfer service like Western Union or MoneyGram, a payment app, or a gift card. And never deposit a check and send money back to someone.



Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Report Scams to the FTC

If you were scammed or think you saw a scam, tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



CATCH A BREAK

Skip-A-Payment!

COMPLETE AND RETURN THIS APPLICATION BY JUNE 26, 2024

Yes, I would like to defer one monthly, two bi-weekly, or four weekly loan installment(s) for July 2024.

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 2024. 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 26, 2024. 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. 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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NCUA
Federally insured by NCUA



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