



June 2025

LUCKY 7 LOAN

Hit the Jackpot with this fabulous offer!

LUCKY

8.77% For 17 months **APR***

- VACATION
- LANDSCAPING
- POOL

Borrow
\$3,700.00
FOR 17 MONTHS

Pay
\$117.00

APPLY TODAY!
Offer ends 8/7/2025

Payments include Debt Protection
(Approximate bi-weekly loan payment)

We're Here for You
USECU 312.922.5310
myusecu.org

INSIDE *This Issue*

Discount AMC Movie Tickets

How to Use Zelle® to Safely Pay Others

Beware of Check-Washing Scams

Catch a Break Skip A Payment!

Branch Locations and Hours

ATM Locations

HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

JUNETEENTH NATIONAL FREEDOM DAY
Thursday, June 19

INDEPENDENCE DAY
Friday, July 4

LABOR DAY
Monday, September 1

*APR is Annual Percentage Rate. Rates and terms are determined by applicant's creditworthiness and are subject to USECU credit underwriting guidelines.

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.



Checklist:

How to use Zelle® to safely pay others



Do you know and trust the person you're sending money to?

Payments can't be canceled if the other person is already enrolled with Zelle®.



Does anything seem suspicious about the payment you're making?

Is the recipient expressing extreme urgency or claiming to be from your bank? Are you paying in advance for event tickets or a puppy you found online? In any of these scenarios, it's best to choose a different payment option.



Are you treating Zelle® like cash?

Money moves fast with Zelle®. Make sure you enter your recipient's U.S. mobile number or email address correctly.



BEWARE OF CHECK-WASHING SCAMS

Check-washing scams are on the rise, costing victims thousands and compromising their identities. Scammers steal checks from the mail, erase the ink using chemicals, and rewrite them with new payees and inflated amounts. Some go further, using your account details to create fake checks, IDs, and even passports.

HOW TO PROTECT YOURSELF

- Use Home Banking, mobile banking, or Zelle® instead of mailing checks.
- Write checks with indelible black gel ink, which is more difficult to wash.
- Avoid raising your mailbox flag when mailing checks. It is safer to mail them at the post office.
- Use security-tinted envelopes.
- Shred or burn sensitive documents, such as copies of checks, canceled checks, and credit union statements.
- Check your USECU Checking account activity regularly, on your App or at myusecu.org.
- Store unused checks securely.
- Don't write checks payable to "cash". If you lose it, it's like losing cash.

PREVENT FRAUD BY STAYING ALERT AND USING SAFER PAYMENT AND MAILING OPTIONS

Your credit union offers free Bill Pay— a safer, easier way to manage bills without mailing checks. **Sign up today at myusecu.org.**



CATCH A BREAK

Skip-A-Payment!

**COMPLETE AND RETURN THIS
APPLICATION BY JUNE 24, 2025**

☐ **Yes, I would like to defer one monthly, two bi-weekly,
or four weekly loan installment(s) for July 2025.**

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 2025. 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 24, 2025. 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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