

LOAN RATES

As of October 1, 2018

Annual Percentage Rate

Signature Loan	as low as 9.40%
Auto Loan	2 year term as low as 3.24%
.....	5 year term as low as 4.49%
Overdraft Line of Credit	as low as 8.90%
Share Secured Loans	3% over Rate of Secured Account
Flex Line of Credit	as low as 8.90%
Home Equity Lines of Credit	as low as 4.00%
Fixed Rate Home Equity Loans	as low as 4.74%

For First Mortgage Loan Rates, call 630.620.5200.

All rates are subject to change without notice.

SHARE RATES

As of October 1, 2018

Overnight Accounts	APY*
Regular Share (Savings) Accts (\$50.00 and over).....	0.06%
Preferred Share Accts (\$1,000 minimum balance).....	0.30%
Preferred Share Accts (\$10,000 minimum balance).....	0.45%
Sub Share Accts.....	0.06%
Vacation & Holiday Club	0.06%
IRA Share Accts (Traditional & Roth).....	0.30%
IRA Share Accts (Traditional & Roth \$10,000 minimum)	0.45%
Coverdell Education Savings Accounts (No minimum balance).....	0.30%
Coverdell Education Savings Accounts (\$10,000 minimum balance).....	0.45%
Share Certificates (CDs)	
Share Certificate – 3 Months	
Minimum Balance of \$1,000.....	0.65%
Minimum Balance of \$20,000.....	0.80%
Share Certificate – 6 Months	
Minimum Balance of \$1,000.....	0.75%
Minimum Balance of \$20,000.....	0.90%
Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	0.85%
Minimum Balance of \$20,000.....	1.00%
Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	0.95%
Minimum Balance of \$20,000.....	1.10%
Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	1.10%
Minimum Balance of \$20,000.....	1.25%
Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	1.35%
Minimum Balance of \$20,000.....	1.50%
IRA Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	0.95%
Minimum Balance of \$10,000.....	1.20%
IRA Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	1.05%
Minimum Balance of \$10,000.....	1.30%
IRA Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	1.20%
Minimum Balance of \$10,000.....	1.45%
IRA Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	1.45%
Minimum Balance of \$10,000.....	1.70%

*Annual Percentage Yield

All yields are subject to change and based upon funds being on deposit one full year. Call any USECU office for current rates. Substantial penalty for early withdrawal on all Share Certificates. Fees and withdrawals will reduce 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

FEDERAL BUILDING

536 S. Clark Street
Main Lobby, Chicago, IL

©2018 199666 LKCS • www.lk-cs.com



HOLIDAY LOAN SPECIAL

Need Dough for the Holidays?

Apply online or at any USECU location.

Borrow \$2,000 for 12 months

7.99% APR* **\$83.00** Bi-weekly payment

Borrow \$3,000 for 18 months

8.99% APR* **\$86.00** Bi-weekly payment

Borrow \$4,000 for 24 months

9.99% APR* **\$90.00** Bi-weekly payment

Includes Payment Protection

312.922.5310 – myusecu.org

*APR is Annual Percentage Rate. Rates and terms are determined by applicant's creditworthiness and are subject to USECU credit underwriting guidelines. Offer ends December 31, 2018.

INSIDE

This Issue

Debit Card Text Alert
Fraud Protection
Mortgages Made Easy!
Olga Claesson
Scholarship Winners

International Credit
Union Day
Holiday Schedule
Six Flags Great America
Fright Fest

Rates
Branch Locations
and Hours
ATM Locations

See page 2
to find out who
the Olga Claesson
Scholarship
Winners are!

See page 3
to find out how
you can win an
ICU Day t-shirt!
#PlatinumLiningFound



DEBIT CARD TEXT ALERT FRAUD PROTECTION

2

Have you signed up yet?

Sign up for smsGuardian™ service and you'll receive text messages regarding activity on your debit card. It provides a sense of security by sending texts whenever your USECU cards are involved in transactions often associated with fraudulent activity.

HOW IT WORKS:

When you receive a text about transactions you believe to be fraudulent, you will simply reply to the text and your card will be blocked from further criminal activity. When you receive a text about a transaction you authorized, no reply is necessary.

Text notifications include the last four digits of your debit card, merchant name, and the transaction. You will not receive texts regarding every transaction; you will receive them regarding the following transactions:

- International Transactions
- Six or More Transactions in 24 hours
- Authorizations Greater than \$200
- Declined Authorizations

Safeguard your account today; give smsGuardian™ a try. Visit our website at myusecu.org, under eServices section, to register your debit cards and mobile devices.



Congratulations!

The USECU Olga Claesson Scholarship Fund was established in 2013 to help USECU members wishing to further their education. Congratulations to our 2018 scholarship recipients.



**Oladamola
Ola-Buraimo**



**Oladimeji
Ola-Buraimo**



**Mikaylah
Poe**



**Kayla
Wilson**

INTERNATIONAL CREDIT UNION DAY

October 18, 2018



3

The credit union movement is steeped in a rich history of collaboration across divides. For nearly two centuries, financial cooperatives have encouraged people of every race, gender and belief to come together and give their all towards the betterment of their communities. **It's about people helping people.** That's why credit unions always offer a platinum lining.

This year, we're celebrating International Credit Union Day's platinum anniversary, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our movement.

Be a part of this year's celebration by using the hashtag **#PlatinumLiningFound** on Twitter, LinkedIn, Facebook and Instagram to tell the Credit Union National Association how your credit union has made a difference, and **you could win an ICU Day t-shirt** to showcase at your credit union on October 18.

All branches will celebrate ICU Day on, as follows:

Hines Branch
Thursday, October 18th
9:00am-12:00pm

Main Office & Custom House Branch
Thursday, October 18th
10:00 am-2:00pm

HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

COLUMBUS DAY
Monday, October 8th

VETERANS' DAY
Monday, November 12th

THANKSGIVING
Thursday, November 22nd
& Friday, November 23rd

CHRISTMAS EVE
Monday, December 24th
All offices close at noon

CHRISTMAS DAY
Tuesday, December 25th

NEW YEAR'S EVE
Monday, December 31st
All offices close at noon

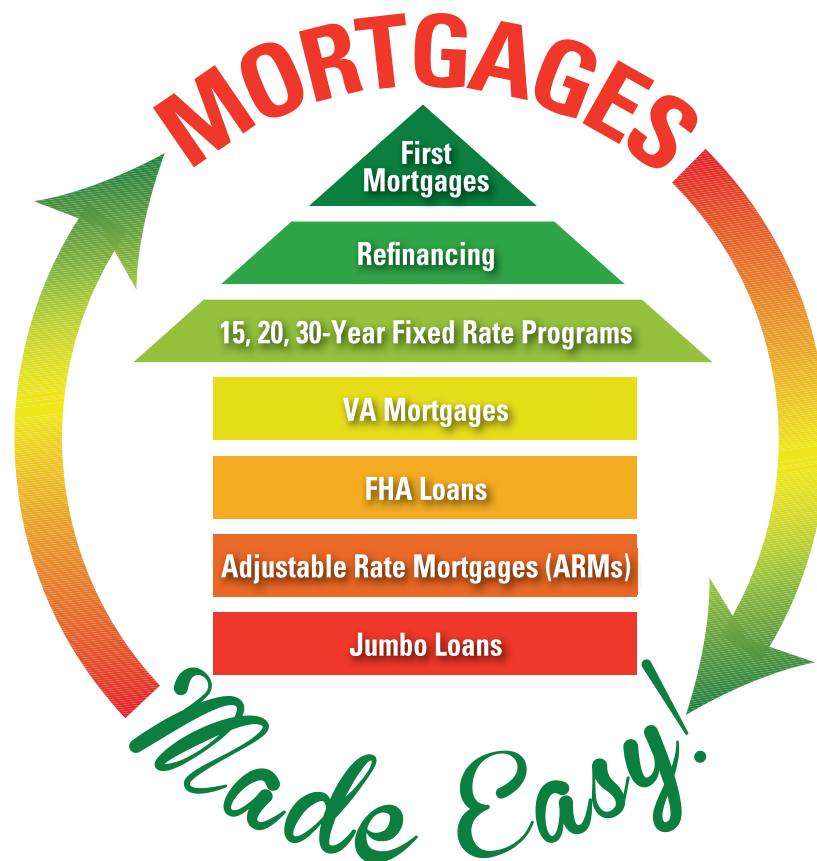
NEW YEAR'S DAY
Tuesday, January 1st

SIX FLAGS GREAT AMERICA

It's a spooky time of year as zombies and ghouls take over the park. Enjoy thrills and activities for the whole family throughout the day and go back for a truly frightening evening of fun after the sun goes down. Fright Fest offers a wide variety of places to get your scare on including several haunted houses and scare zones located throughout the park.

- GENERAL ADMISSION TICKETS - \$49.00
- FRIGHT FEST OUTING - \$39.50 - **Includes FREE Parking!**
Outing Dates - October 5th, 6th, 7th, or 8th
- MEAL DEAL tickets can be purchased at \$14.75 each and are good for Fright Fest Outing dates.

Visit any USECU branch for tickets, while supplies last.



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