

USECU



Lighten your financial load this season with our

HOLIDAY

Loan Special

15-Months
6.49% APR*
BI-WEEKLY PAYMENTS
APPROXIMATELY
\$98.00
Borrow \$3,000

18-Months
6.99% APR*
BI-WEEKLY PAYMENTS
APPROXIMATELY
\$113.00
Borrow \$4,000

Payment amounts include
payment protection

Apply Online
Today!
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 good through December 31, 2020.

SKIP-A-PAYMENT THIS DECEMBER!

Complete and Return this Coupon

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 December 2020. 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, 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. Please submit your request(s) no later than November 20, 2020.

I authorize USECU to deduct the \$10.00 processing fee, per loan, from my USECU Checking Savings account.

Your completed form may be dropped off at any USECU office, emailed to skipapay@useemployees.org, or faxed to 312.922.8609.

SIGNATURE

DATE

We're Here for You



312.922.5310 • myusecu.org



ICU DAY

On October 15, 2020, credit unions across the country will celebrate International Credit Union Day (ICU Day) to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative

principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

TEMPORARY HOURS

- Main Office: 9:00am - 3:00pm (Monday - Friday)
- Custom House: 9:00am - 3:00pm **Monday, Wednesday, and Friday.** Custom House will be closed on Tuesdays and Thursdays.

USECU will resume its normal office hours as soon as practicable. The Hines Branch hours will remain the same.

GIFTED GIVERS SEND MONEY WITH ZELLE®

The holidays are a wonderful but hectic time of year. Don't stress over finding the perfect gift. Give them what they really want — money — and spend more time enjoying the holiday season.

YOUR GIFT ARRIVES FAST

Money is sent directly from your account to your recipient's account in minutes*.

RECEIVING IS SO MUCH FUN

Friends and family will love your gift because they can spend it however they want. It's a win-win for the giver and the receiver.

START GIFTING TODAY

Visit myusecu.org to learn more and start gifting today!

* Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

- COLUMBUS DAY**
Monday, October 12
- VETERANS' DAY**
Wednesday, November 11
- THANKSGIVING**
Thursday, November 26
& Friday, November 27
- CHRISTMAS EVE**
Thursday, December 24
All offices close at noon

- CHRISTMAS DAY**
Friday, December 25
- NEW YEAR'S EVE**
Thursday, December 31
All offices close at noon
- NEW YEAR'S DAY**
Friday, January 1

LOAN RATES

As of October 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.	

For current Share Rates please visit myusecu.org.

*Annual Percentage Rate (APR). All rates are subject to change without notice. Call any USECU office for current rates.



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

CUSTOM HOUSE BRANCH

610 S. Canal Street
Suite 240
Chicago, IL 60607

FAX: 312.922.5126

HOURS: Mon., Wed., and Fri.
9:00 am - 3:00 pm

CLOSED TUESDAY & THURSDAY

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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630.620.5200