

# USECU

October 2021

## INSIDE

*This Issue*

Our rates are Super Low!

Love your car but hate your payment?

ICU Day 2021

Zelle® makes group gifting more joyful

Branch Locations and Hours

ATM Locations

## HOLIDAY SCHEDULE

All offices will be closed on the following holidays:

**COLUMBUS DAY**  
Monday, October 11

**VETERANS' DAY**  
Thursday, November 11

**THANKSGIVING**  
Thursday, November 25 & Friday, November 26

**CHRISTMAS EVE**  
Friday, December 24

**NEW YEAR'S EVE**  
Friday, December 31

## SKIP-A PAYMENT this December!

COMPLETE AND RETURN THIS APPLICATION OR GO TO MYUSECU.ORG FOR A FILLABLE FORM

Yes, I would like to defer one monthly, two bi-weekly, or four weekly loan installment(s) for December, 2021.

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 2021. 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 \$10.00 processing fee, per loan, from my USECU  
 Checking  Savings account.

Please submit your request(s) no later than November 19, 2021. Your completed form may be emailed to [skipapay@usemployees.org](mailto:skipapay@usemployees.org), faxed to 312.922.8609, or mail to the USECU Main Office at 230 S. Dearborn St., Suite 2962, Chicago, IL 60604.

SIGNATURE

DATE



## HOLIDAY HELPER LOAN

Borrow \$3,000 for  
15-Months  
**6.49%** APR\*

BI-WEEKLY PAYMENTS APPROXIMATELY

**\$98.00**

Borrow \$4,000 for  
18-Months  
**6.99%** APR\*

BI-WEEKLY PAYMENTS APPROXIMATELY

**\$113.00**

*Payment amounts include payment protection.*

**Apply Online Today!**

\*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, 2021.



Our rates are  
**SUPER  
LOW!**

Apply for a Mortgage Loan Today  
Rates as low as **2.731% APR\***

*Or refinance your  
existing mortgage!*

\*APR = Annual Percentage Rate. Rates are subject to change, based on current market conditions and credit qualifications. Contact us for specific rate quote. Loans offered must be for owner occupied home in Illinois or Indiana.

*We're Here for You*



**312.922.5310**  
**myusecu.org**

Federally insured by NCUA





# LOVE YOUR CAR BUT HATE YOUR PAYMENT?



Let us help you get the best rate and **SAVE** you money when you refinance your auto loan.  
*It's quick and easy, what are you waiting for?*

## How Does It Work?

- Determine what you owe with your current financing company, and apply for that amount with USECU.
- Once approved, we will offer you the lowest rate you qualify for. We will also discuss terms and payment amounts with you. Our goal is to save you money, by lowering your rate and/or your monthly payment amount!



## BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW™

On **October 21, 2021**, USECU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Credit unions were built on the principle of "people helping people." We've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. USECU is honored to be a part of this proud tradition.



# Zelle® makes group gifting more joyful.

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

### Spread holiday cheer with Zelle® - it's fast, safe and easy!

Whether it means finding the perfect gift, going on a winter adventure, or throwing a holiday party, Zelle® has you covered.

- SEND THE GIFT OF MONEY.**  
 Money makes a great gift for those hard-to-buy-for friends and relatives. With Zelle®, you can send money with a heartfelt message, regardless of where they bank<sup>1</sup>. All you need is their email or U.S. mobile number.
- MERRILY SHARE COSTS.**  
 Zelle® makes it easy to share the costs of all kinds of holiday purchases. Money arrives directly in the purchaser's account within minutes<sup>1</sup>.
- REQUEST<sup>2</sup> MONEY FOR SHARED GIFTS.**  
 Your parents LOVED the gift you and your siblings chipped in to buy. Request<sup>2</sup> money from your siblings with Zelle® and they can send you money quickly from their mobile banking app.

*Make this a jolly holiday season with Zelle®.*

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>1</sup> U.S. checking or savings account required to use Zelle®.  
Transactions between enrolled users typically occur in minutes.

<sup>2</sup>Payment requests to persons not already enrolled with Zelle® must be sent to an email address.



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

#### 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

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630.620.5200

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