



October 2025

## INSIDE *This Issue*

2  
International  
Credit Union Day

3  
Zelle®  
Discount AMC Movie Tickets

4  
Skip A Payment  
This December!  
Branch Locations  
and Hours  
ATM Locations

## HOLIDAY SCHEDULE

All offices will be closed on  
the following holidays:

**COLUMBUS DAY**  
Monday, October 13

**VETERANS' DAY**  
Tuesday, November 11

**THANKSGIVING**  
Thursday, November 27  
Friday, November 28

**CHRISTMAS EVE**  
Wednesday, December 24  
All offices close at Noon

**CHRISTMAS**  
Thursday, December 25

**NEW YEAR'S EVE**  
Wednesday, December 31  
All offices close at Noon

**NEW YEAR'S DAY**  
Thursday, January 1

# Holiday ★ LOANS

**BORROW**  
**\$2,000**  
**FOR 12 MONTHS**  
**8.99% APR\***

**BI-WEEKLY  
PAYMENTS  
APPROXIMATELY  
\$80**

**BORROW**  
**\$4,000**  
**FOR 18 MONTHS**  
**9.99% APR\***

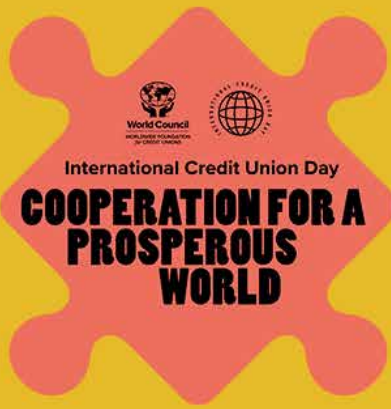
**BI-WEEKLY  
PAYMENTS  
APPROXIMATELY  
\$115**

Payments include  
PAYMENT  
PROTECTION

We're Here for You



\*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 15, 2025.



# COOPERATION FOR A PROSPEROUS WORLD

## CELEBRATE 'COOPERATION FOR A PROSPEROUS WORLD' ON INTERNATIONAL CREDIT UNION (ICU) DAY® 2025

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. On **Thursday, October 16, 2025**, join credit union and financial cooperative members around the globe in celebrating 77 years of International Credit Union Day®.

HAPPY  
HOLIDAYS

*From all of us at USECU*





From flights home to second helpings, send money for meaningful moments with Zelle®.

It's fast, easy and free in our app.



SCAN THE QR CODE  
TO LEARN MORE

Or visit

<https://www.myusecu.org/eservices/eaccess/zelle>



U.S. Employees Credit Union, Federally insured by NCUA.

## 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 USECU, you are able to purchase AMC discount movie, popcorn, and drink tickets that can be used at any AMC Theatre location across the U.S. For showtimes and locations, please visit [amctheatres.com](http://amctheatres.com).







# SKIP A PAYMENT

## *This December*

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

MEMBER NAME

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 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, 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 24, 2025.

I authorize USECU to deduct the \$15.00 processing fee, per loan, from my USECU ☐ **Checking** ☐ **Savings** account.

Your completed form may be dropped off at any USECU office, emailed to [skipapay@usemployees.org](mailto:skipapay@usemployees.org), or faxed to 312.922.8609.

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



**Visit [myusecu.org](http://myusecu.org) for current rates.**