

USECU

AUTO LOANS

NO PAYMENTS FOR 60 DAYS

Receive a \$100 Gift Card

- 125% Financing and Refinancing
- No Year, Make, Model Restrictions
- Apply Online, Close Online

Apply today at myusecu.org

Federally insured by NCUA

Offer good through April 30, 2019. Receive a \$100 Visa gift card with a minimum loan amount of \$15,000 and a \$50 gift card with loans in the amount of \$9,000 to \$14,999.

INSIDE

This Issue

We LOVE Hearing From You!

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Graduation Time is Here!

Home Banking Updates

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Rates

Branch Locations and Hours

ATM Locations

HOLIDAY SCHEDULE

All offices will be closed on the following holiday:

MEMORIAL DAY
Monday, May 27th



See page 3 for more information about our Home Banking platform updates!

We LOVE Hearing From You!

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We want to thank you for all the emails, kind words, and letters of appreciation we received, regarding the Government Shutdown Assistance Program. The shutdown created a financial hardship for many of our members and a major concern for most.

The zero percent Government Shutdown Loan maintained your net paychecks deposited as scheduled. **We are proud to report that USECU loaned our members over \$650,000, interest free.** We offered Skip-A-Pays for members with loans, but no Direct Deposit. We also offered Share Certificate access, penalty-free. We are your Credit Union and as our tag line indicates, ***We're Here For You.***

It's heartwarming to know we helped so many during a time of need. We *will* be here for you should there be another government shutdown!

"Thank you very much for offering the government shutdown loan. This really saved our family from a financial crisis in the midst of a very difficult situation. We especially appreciate how easy you made it to obtain the loan(s) as well."

"Thank you for your assistance, it has been greatly appreciated."

"I've been meaning to thank you for having this program for your members. Very thoughtful and generous program that relieved a lot of stress for me and I'm sure many other people impacted by the shutdown. Best part about it is you made it so easy to take advantage of it!"

"USECU stepped in and helped federal employees subjected to the current shutdown in a way that few financial institutions (and certainly not banks) would."

"I cannot thank you enough for your assistance during this 35-day shutdown with lending me this money. I feel very fortunate being a member of this Credit Union and will never forget what you did."

"We just want to say thank you so much for being there for us during the historical government shutdown. We really appreciate your generosity and compassion."



We're Here for You

IS YOUR ACCOUNT INFORMATION UP-TO-DATE?

When was the last time you updated your beneficiaries? You may have named a beneficiary years ago that may no longer be your choice today. Upon the death of all account owners, the funds will be paid to the beneficiary(ies) named on your most recent account signature card(s). Beneficiary instructions on your USECU signature card will override "Will" instructions.

It is important that your telephone numbers (home, cell, and work) are current in the event that USECU must contact you regarding your account.

If you would like to confirm the information you have on file, please contact a Member Services Representative at **312-922-5310** or visit us at any USECU office. Please note that if you choose to call us, we may be able to confirm information you provide us, but may not be able to provide you with private account information. If account updates are necessary, for your protection, we will request an account owner's written authorization.

Thank you for keeping your information updated.

GRADUATION TIME IS HERE!

Get your favorite new grad a Gift Card. You choose the amount, the graduate chooses what to buy.

WHAT COULD BE EASIER?

Purchase Visa Gift Cards at any USECU location. They are welcome anywhere Visa Debit cards are accepted within the United States.

Get yours NOW!

The perfect gift to give and receive!

HOME BANKING IS ABOUT TO GET A WHOLE LOT EASIER

Our Home Banking platform is going through an update, and things will look a little different! This update comes with a new look and setup, keep an eye out for upcoming communication regarding this enhancement.

Important messages will be sent, don't miss them!

House Shopping? Refinancing?



Servicing Illinois and Indiana Residents - Act Now!

LOCATIONS & RATES

LOAN RATES

As of April 1, 2019

Annual Percentage Rate

Signature Loan	as low as 9.65%
Auto Loan	2 year term as low as 3.49%
.....	5 year term as low as 4.74%
Overdraft Line of Credit	as low as 9.40%
Share Secured Loans	3% over Rate of Secured Account
Flex Line of Credit	as low as 9.40%
Home Equity Lines of Credit	as low as 4.50%
Fixed Rate Home Equity Loans	as low as 4.99%

For First Mortgage Loan Rates, call 630.620.5200.

All rates are subject to change without notice.

SHARE RATES

As of April 1, 2019

Overnight Accounts	APY*
Regular Share (Savings) Accts (\$50.00 and over).....	0.06%
Preferred Share Accts (\$1,000 minimum balance)	0.50%
Preferred Share Accts (\$10,000 minimum balance)	0.65%
Sub Share Accts.....	0.06%
Vacation & Holiday Club	0.06%
IRA Share Accts (Traditional & Roth).....	0.50%
IRA Share Accts (Traditional & Roth \$10,000 minimum)	0.65%
Coverdell Education Savings Accounts (No minimum balance).....	0.50%
Coverdell Education Savings Accounts (\$10,000 minimum balance).....	0.65%
Share Certificates (CDs)	
Share Certificate – 3 Months	
Minimum Balance of \$1,000.....	1.15%
Minimum Balance of \$20,000.....	1.30%
Share Certificate – 6 Months	
Minimum Balance of \$1,000.....	1.25%
Minimum Balance of \$20,000.....	1.40%
Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	1.35%
Minimum Balance of \$20,000.....	1.50%
Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	1.45%
Minimum Balance of \$20,000.....	1.60%
Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	1.60%
Minimum Balance of \$20,000.....	1.75%
Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	1.85%
Minimum Balance of \$20,000.....	2.00%
IRA Share Certificate – 12 Months	
Minimum Balance of \$1,000.....	1.45%
Minimum Balance of \$10,000.....	1.70%
IRA Share Certificate – 24 Months	
Minimum Balance of \$1,000.....	1.55%
Minimum Balance of \$10,000.....	1.80%
IRA Share Certificate – 36 Months	
Minimum Balance of \$1,000.....	1.70%
Minimum Balance of \$10,000.....	1.95%
IRA Share Certificate – 60 Months	
Minimum Balance of \$1,000.....	1.95%
Minimum Balance of \$10,000.....	2.20%

*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

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630.620.5200