



## READY FOR A GETAWAY?

*No Matter the Destination,  
a Vacation Loan Will Help Get You There!*

**18-Months**  
Borrow \$4,000  
**7.99% APR\***

APPROX. PAYMENT:  
**\$115.00**  
Bi-weekly

Payment amounts include Payment Protection

**22-Months**  
Borrow \$5,000  
**8.99% APR\***

APPROX. PAYMENT:  
**\$120.00**  
Bi-weekly

Payment amounts include Payment Protection

*Don't need money for a vacation?  
That's ok, use it for something else!*

We're Here for You



312.922.5310  
myusecu.org

Federally insured by NCUA

\*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 July 31, 2021.

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### HOLIDAY SCHEDULE

All offices will be closed  
on the following holidays:

**INDEPENDENCE DAY  
OBSERVED**

Monday, July 5

**LABOR DAY**

Monday, September 6



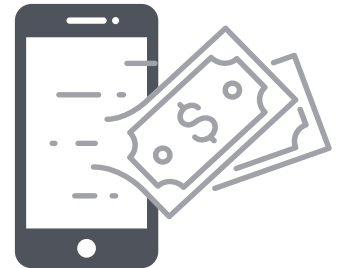
# Pay It Safe with Zelle®



## SEND MONEY TO THE PEOPLE YOU TRUST WITH ZELLE!

Zelle® is a great way to send money to friends, family and others you trust, right from the U.S. Employees Credit Union app. With Zelle, money moves directly from your account to another person's bank account, typically arriving in minutes\*.

We know getting money to friends and family quickly and safely is important, so we've provided some friendly reminders on how to "pay it safe" when you're sending money with Zelle.



### 1. Use Zelle to pay friends, family and others you trust.

Fast and convenient, Zelle is a great way to pay people you trust. Money is sent directly from your account to another person's bank account, and can't be cancelled if the other person is already enrolled with Zelle. Because of this, you should only send money to people you personally know and trust.

### 2. Know when Zelle is a good payment option, and when another payment method is better.

Zelle can be used to pay many important people in your life, for so many different reasons! Use Zelle to pay your roommate back for takeout or split the cost of necessities with a neighbor. However, if you aren't sure you will get what you paid for (for example, items bought from an online bidding or sales site), or you don't know and trust the person you're paying, we recommend you choose a different payment option. Neither Zelle nor U.S. Employees Credit Union offers a protection program for authorized payments made with Zelle.

### 3. Double check your recipient's information.

One of the key benefits of using Zelle is the ability to send money directly to another person's bank account in minutes\*. That said, it's important you enter your recipient's U.S. mobile number or email address correctly. Always double check your recipient's contact information before you hit "send"!

\*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.

# NextGen Checking

The path to financial freedom for ages 14-26!

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- Mobile Banking with Remote Deposit
- Free VISA Check Card
- Discounted AMC Theater and Six Flags Great America passes
- Access to over 55,000 surcharge-free ATMs

- No direct deposit or minimum balance requirement
- No monthly limit on number of ATM and POS transactions
- ATM withdrawal limit of \$100
- Signature-based transaction limit of \$250
- Overdraft Transfer from your savings account

*Parent or guardian of minor is required to be on the account.*

*Sign up to automatically transfer funds to their account or transfer funds as needed via Home Banking.*

## LOOKING TO REBUILD YOUR CREDIT?

Our Credit Rebuilder Loan is designed to help you rebuild your credit. Everyone needs help from time to time and USECU is here for you.

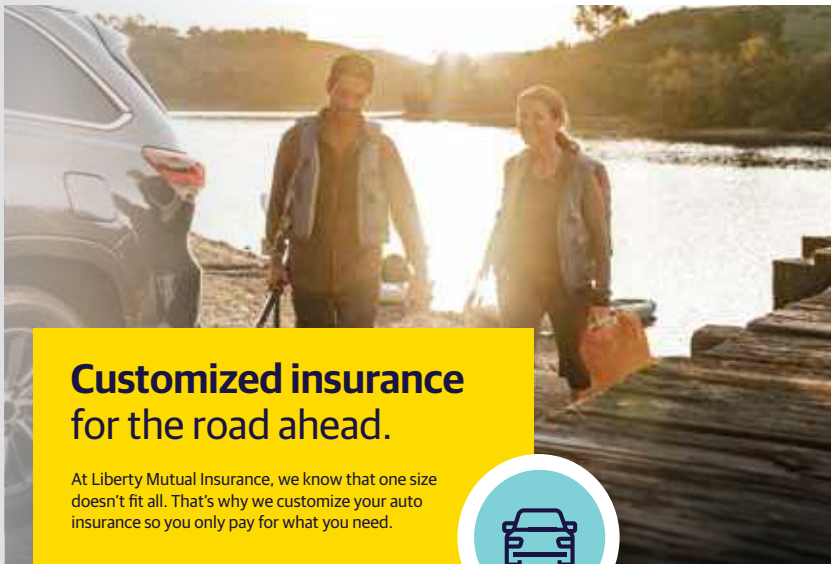
### Program Basics

The Credit Rebuilder Loan is designed to assist you in improving your credit score. Your credit problems didn't happen overnight; re-establishing your credit will take time as well.

#### How does it work?

- Loans are disbursed for \$3,500. \$2,000 is deposited and held in your savings account and \$1,500 is yours to spend.
- Once the initial \$1,500 is paid, held funds will be released with each additional payment.
- Your steady repayment history is reported to the credit bureaus, thus improving your credit standing.
- The Annual Percentage Rate is 24.99%; the term is 24 months; approximate bi-weekly payments are \$87. The \$35 processing fee can be taken from the loan proceeds.

Credit Rebuilder Loans are subject to USECU credit underwriting guidelines.



## Customized insurance for the road ahead.

At Liberty Mutual Insurance, we know that one size doesn't fit all. That's why we customize your auto insurance so you only pay for what you need.



Contact me for your free, no-obligation quote.



Victoria Williams  
Sales Representative  
1 N Franklin  
Ste 3025  
Chicago, IL 60606  
(312) 596-1409  
Victoria.Williams@LibertyMutual.com  
Client #90861



**Liberty  
Mutual**  
INSURANCE

## CATCH A BREAK *Skip-A-Payment!*

COMPLETE AND RETURN THIS APPLICATION BY JUNE 28, 2021



Yes, I would like to defer one monthly, two bi-weekly, or four weekly loan installment(s) for July, 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 July 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 June 28, 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



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

#### FEDERAL BUILDING

536 S. Clark Street  
Main Lobby, Chicago, IL

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**NCUA**  
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630.620.5200

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