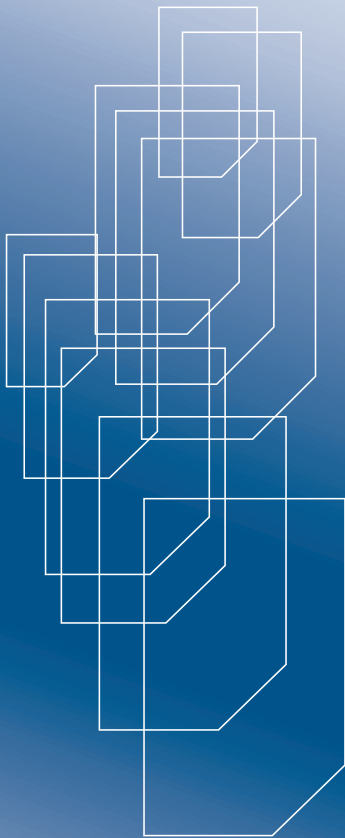


*We're Here for You*

**USECU**



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

# SAVINGS

## SHARE (SAVINGS) ACCOUNT

- Basic account that establishes membership.
- \$5 minimum balance to open and be eligible to apply for other products and services.
- May earn dividends on balances of \$50 or greater, based on interest rate.
- One FREE withdrawal per month.
- Save with Direct Deposit of any dollar amount.

## SHARE DRAFT (CHECKING) ACCOUNT

- No minimum balance requirement.
- No monthly service charge.
- No per check charge.
- **Overdraft Services**
  - Overdraft Transfer from your Deposit Account(s).
  - Overdraft Protection Line of Credit, apply today.
  - Flex-Line Overdraft Protection transfer available, apply today.
  - Overdraft Privilege overdraft service is automatically available for specific transactions on all active Checking Accounts in good standing. To have this service on all transactions you must give consent. Request an Overdraft Privilege brochure for detailed information. The fee per transaction is equivalent to an NSF fee; however, the item is paid, thus avoiding embarrassing merchant and returned item fees.
- One FREE box of checks at account opening, with a total monthly Direct Deposit of \$500\*.
- FREE VISA Debit Card with a total monthly Direct Deposit of \$500\*.
  - Unlimited transactions at USECU ATMs.
  - Visit [myusecu.org](http://myusecu.org) for tens of thousands of surcharge FREE ATMs to choose from.
- **Remote Deposit Capture**
  - Allows you to deposit checks into your Checking Account using your smartphone or tablet.

*\*Two or more smaller direct deposits totaling \$500 qualify.*

## PREFERRED SHARE ACCOUNT

- Earn dividends on balances of \$1,000 or greater.
- Earn a higher dividend on balances of \$10,000 or greater.

## NEXTGEN CHECKING ACCOUNTS

The NextGen account is designed for teens between 14 and 26 years old; whose parent or guardian is a USECU member. Features include:

- FREE VISA Debit Cards
- Access to over 55,000 surcharge FREE ATMs.
- No direct deposit or minimum balance requirement.
- ATM withdrawal and POS limit of \$100.
- Signature-based limit of \$250.
- Unlimited monthly Debit Card transactions.

## **SUB SHARE ACCOUNT**

Saving for something special? Open a Sub Share Account and name it for a special purchase or life event. For example, Shoes Account, Wedding Fund, or Sweet 16 Savings. Open yours today!

## **HOLIDAY CLUB ACCOUNT**

- No minimum balance requirement.
- Earn dividends at same rate as Share Accounts, paid quarterly.
- Funds are transferred to members Share/Savings Account annually on November 1st.
- Saving is effortless with Direct Deposit.

## **VACATION CLUB ACCOUNT**

- No minimum balance requirement.
- Dividends paid quarterly, at same rate as Share Accounts.
- Save for vacations with Direct Deposit.
- Two withdrawals per calendar year.

## **INDIVIDUAL RETIREMENT ACCOUNT**

- Traditional and Roth IRA Share Accounts are available.
- IRA Share Certificate Accounts require a minimum balance of \$1,000.
- Earn a higher dividend rate with a balance of \$10,000 in a Preferred IRA Share Certificate Account.
- IRA and Preferred IRA Share Certificates are available in 1, 2, 3, and 5-year terms.
- IRAs are insured up to \$250,000, in aggregate.

## **EDUCATION ACCOUNT**

- A Coverdell Education Share Account is a special type of savings account with the sole purpose of helping pay for education expenses.
- Coverdell Education Share accounts earn a higher dividend rate than a regular Share Account.
- Contributions for one child cannot exceed \$2,000 per tax year.
- Save until the child's 18th birthday.
- Earn more on balances of \$10,000 and greater.

## **SHARE CERTIFICATE ACCOUNT**

- USECU offers an array of terms ranging from three months to five years.
- Minimum balance of \$1,000 to open.
- Higher dividend rate paid on Preferred Share Certificate account balances of \$20,000 and greater.
- Dividends are paid monthly on all certificates except the three-month certificate, which is paid at maturity.
- Rates for establishing a new Share Certificate are subject to change monthly, but are fixed for the term of the certificate.
- To avoid penalty, funds must remain on deposit for the term of the Share Certificate.

# LENDING

## HOME EQUITY LINE OF CREDIT

Take advantage of the equity in your home to get the cash you need! Whether you need money for home repairs, updating your favorite room, or for one of life's unplanned events, we are here to help you. Go to [myusecu.org](http://myusecu.org) for current low rates today.

## VEHICLE LOAN

- 125% financing possible, including tax and title.
- Low rates on new and used vehicle financing.
- Rates are not based on age of vehicle or mileage.
- Up to 72 months financing on minimum of \$20,000.

## PAYMENT PROTECTION

- **GAP** – Guaranteed Asset Protection covers the deficiency balance on your loan in the event of a total loss.
- **MRC** – Mechanical Repair Coverage provides protection against mechanical breakdowns above and beyond the original manufacturer's warranty.
- **Disability** – Helps in preventing bills from piling up as you try to regain your health and earning capacity. Use this benefit as a supplement to any disability coverage you may already have.
- **Involuntary Unemployment** – Ensure your loan payment is taken care of as you search for new employment.
- **Death** – Gives your family time to get back on their feet financially.

## TITLE SECURED LOAN

Do you have a free and clear title on a vehicle that is 10 years old or newer? Do you need extra cash? Title loans offer low rates and attractive terms for any purpose.

## SIGNATURE LOAN

- Competitive rates for debt consolidation or special purchases.
- Loans range from \$1,000 to \$30,000.

## SHARE SECURED LOAN

- Borrow against the balance of your USECU Share, Preferred Share, or Share Certificate Account.
- Rate is just 3% over interest paid on account used as collateral.

## HOLIDAY & VACATION LOANS

Special reduced rates and terms offered throughout the year, generally summer and holidays. Look for an email, coming soon.

## **OVERDRAFT PROTECTION LINE OF CREDIT**

- Avoid having checks returned with automatic overdraft transfer.
- Credit limits range from \$500 - \$5,000.

## **FLEX LINE OF CREDIT**

- Works similar to an Overdraft Line of Credit.
- Limits range from \$1,500 to \$30,000.
- FREE checks are available.
- No per check fee.
- Use as an overdraft protection source on your Checking Account, no auto transfer fees.

## **VISA® CREDIT CARD**

Whether you're planning your dream vacation, managing your household finances, or just starting your credit history, we offer a variety of credit cards to meet your needs. Visit the VISA credit card page at [myusecu.org](http://myusecu.org) for more information.

## **AUTO AND HOME INSURANCE**

TruStage Automobile and Home Insurance is available exclusively to credit union members. Call a representative today at 888.380.9287 and they will ensure you not only get the appropriate coverage, but all the savings you're entitled to.

## **LIFE INSURANCE**

Life Insurance is an important part of a financial safety net you can provide your loved ones in the event of your passing. Contact TruStage (with more than 80 years of experience) at 855.612.7909 to begin protecting the people that matter most in your life.

# CONVENIENCE

## eSERVICES

- **Home Banking** at myusecu.org allows you to:
  - View account balances and pending Debit Card transactions.
  - View and print copies of cleared/paid checks.
  - Request a report of specific transactions, such as check number, check amount, or payment amount.
  - Transfer funds between accounts.
  - Schedule automatic transfers.
  - Apply for a loan.
  - Sign up for balance alerts.
- **Mobile App** – Access your accounts and process transactions from almost anywhere.
- **Remote Deposit Capture** – Deposit checks right from your smartphone or tablet.
- **FREE Bill Payment** – Make your bill-paying process a breeze.
- **Message Center** – Send USECU a secure email.
- **eStatements** – Enroll today to receive your statements sooner and avoid the paper statement fee.

## DIRECT DEPOSIT/PAYROLL DEDUCTION

- Net check and/or allotment deposits.
- For your convenience, loan payments can be made automatically from your Checking Account.

## ZELLE®

*Zelle* is a convenient way to send money using your mobile banking App or online banking account. All you need is the recipient's email address or U.S. mobile phone number.

## SURCHARGE-FREE ATM NETWORKS



## EXTRA BENEFITS

### VISA® GIFT CARDS

- This flexible gift giving option is welcome anywhere VISA Debit Cards are accepted.
- May be used to make online purchases.
- Purchase at any USECU office or online at myusecu.org.

### ADDITIONAL PRODUCTS & SERVICES:

- **Teller Checks, Money Orders, and Cashier's Checks.**
- **VISA Cash Advances** – USECU provides cash advances on any VISA credit or debit card.
- **U.S. Savings Bonds** – A link to Treasury Direct is available at myusecu.org to purchase Series EE or I bonds online.
- **Notary Service** – FREE to all members.
- **Wire Transfers** – Wires may be sent to other financial institutions for a nominal fee. You may also receive wire transfers directly to your account at no charge.
- **Movie tickets are available.** Discount beverage and popcorn vouchers also available.

*Products & Services*



# USECU LOCATIONS

PHONE: **312.922.5310**

OUTSIDE CHICAGOLAND: **800.922.5313**

## **MAIN OFFICE**

230 S. Dearborn Street • Suite 2962

Chicago, IL 60604

FAX: 312.922.8609

## **HINES BRANCH**

5th Avenue & Roosevelt Road

Building 1 • Room C124

Hines, IL 60141

FAX: 708.344.0042

*For office hours visit [myusecu.org](https://myusecu.org).  
Log into your account and send secure  
emails via the Message Center.*

## **USECU-OWNED ATMs**

### **DIRKSEN FEDERAL BUILDING**

219 S. Dearborn Street

2nd Floor, Cafeteria, Chicago, IL

### **KLUCZYNSKI FEDERAL BUILDING**

230 S. Dearborn Street

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

*We're Here for You*

# USECU



[myusecu.org](https://myusecu.org)

**NCUA**

Federally insured by NCUA



EQUAL HOUSING  
LENDER