

USECU

October 2023

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Zelle® Tipping & Gifting
Deposit Checks With
Your Smart Device

75 Years of International
Credit Union Day

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Happy Holidays

New Hines Branch
Lobby Hours

Skip-A-Payment!

Branch Locations
and Hours

ATM Locations

HOLIDAY SCHEDULE

All offices will be closed on
the following holidays:

Columbus Day
Monday, October 9

Veterans' Day
Friday, November 10

Thanksgiving
Thursday, November 23 &
Friday, November 24

Christmas
Monday, December 25

New Years Day
Monday, January 1

**BOOST
YOUR
Holiday
BUDGET!**

\$2,000 for 12 months at
8.99% APR*
bi-weekly payments approximately \$85

\$3,000 for 15 months at
9.49% APR*
bi-weekly payments approximately \$100

\$4,000 for 18 months at
9.99% APR*
bi-weekly payments approximately \$115

We're Here for You
USECU

312.922.5310 | myusecu.org

Federally insured by NCUA
Equal Housing Lender

*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, 2023.

THE HOLIDAY GUIDE TO Tipping & Gifting


Featuring
renowned
etiquette expert

.....
ELAINE SWANN



Zelle® presents the Holiday Guide to Tipping and Gifting with lifestyle and etiquette expert Elaine Swann. We'll help you navigate the rules of money etiquette during the holidays and all year round.

Make Your List and Check it Twice!



Zelle® Data: 48% of consumers prefer receiving money as a gift via digital payment instead of by cash or check.

Source: 2022 Holi-Pay Season and Gift Giving

DEPOSIT CHECKS WITH YOUR SMART DEVICE

*Tap.
Snap.
Deposit.*

Download our App today!



Apple App Store



Google Play





INTERNATIONAL CREDIT UNION DAY

On October 19, 2023, USECU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year marks the 75th anniversary of International Credit Union Day®

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals.

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.

IS YOUR ACCOUNT INFORMATION UP-TO-DATE?

Many of you have had your USECU account(s) for a very long time; some have been with us for 50+ years and we thank you for your dedication! We want to remind you that your account information is still the same as when you established your account, unless you requested changes.

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 also 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 a 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.



From all of us at
USECU



NEW HINES BRANCH LOBBY HOURS

Due to a lack of in-person transactional activity, the Hines Branch will be closed on Thursdays, effective October 1, 2023.



THIS DECEMBER!

Skip-A-Payment!

COMPLETE AND RETURN THIS APPLICATION BY NOVEMBER 17, 2023

Yes, I would like to defer one monthly, two bi-weekly, or four weekly loan installment(s) for December, 2023.

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 2023. 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 \$15.00 processing fee, per loan, from my USECU ___ **Checking** ___ **Savings** account.

Please submit your request(s) no later than November 17, 2023. Your completed form may be **emailed to skipapay@usemployees.org**, **faxed to 312.922.8609**, or dropped off at any USECU office.

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
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www.cuamerica.com
630.620.5200

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