

2021 Annual Meeting Reminder

The U S Federal Credit Union Annual Meeting will be held at St. Elijah Serbian-American Hall, 8700 Taft Street, Merrillville, Indiana on April 15, 2021. Doors will open at 6:00pm with the meeting starting at 6:30pm.

There are two positions up for election for U S Federal Credit Union's Board of Directors. The nominating committee has nominated Louis Garcia and Scott Rosenbalm for these seats.

Any members interested in running may also be nominated by petition.

Petition forms will be available at any branch office on January 11, 2021 and must be returned no later than February 11, 2021. The election will be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. The minimum of signatures to nominate a candidate by petition will be **113**, which is one percent of the membership. In the event there is more than one candidate for each position, voting at the annual meeting will take place by written ballot. The election/voting will take place in its order of business during the annual meeting.

We Want to Hear from our Members!

If you have had a great experience with U S Federal Credit Union, please visit the Google page for your favorite branch, leave us a review and let us know how we did! Your good reviews help spread the word about how great U S Federal Credit Union is! You can scan the code below with your smartphone camera, or visit our page directly at <https://g.page/usfederalcu?we> to leave us a review. Thank you!



Refer a Family Member or Friend for ANY Loan – Receive \$100!

Invite your friends to check out U S Federal Credit Union and it can pay off for you – literally! Members can qualify to receive \$100 if they refer a family member or friend who is not a member of U S Federal Credit Union for any type of loan! * Please see website for full details.

Celebrate the New Year with a New Vehicle!

With rates **as low as 1.99% APR***, now is the time to buy or refinance a vehicle with U S Federal Credit Union and start the new year off the right way! Whether it's new or pre-owned, let us see what we can do for you! U S Federal Credit Union offers great service, low rates, and 100% financing. U S Federal Credit Union also offers members Debt Protection, Guaranteed Asset Protection Insurance, and Mechanical Repair Coverage.

Get Pre-approved & Apply Online!

Apply now to know how much you can afford before you shop. Visit www.usfederalcu.org or call **219-769-1700** to speak with a loan officer today! Applying is made easy at U S Federal Credit Union – most applicants only need to present their most recent paystub!

Have a Vehicle or Motorcycle Financed at Another Institution?

Bring your loan over and do all your banking with U S Federal Credit Union! Ask about refinancing and see if we can lower your rate and lower your payment. Don't want to worry about forgetting a payment? U S Federal Credit Union can have your payments automatically taken out each month.

Welcome to the Future of U S Federal Credit Union – Our new website has launched!

On December 1st, 2020, U S Federal Credit Union's new website went live! Our new website has been designed to better suit our members' needs while bringing a modern look and feel to the U S Federal Credit Union website experience. Not only have we changed the look, but we've optimized it to work better on your smartphone browser! We hope our members like it as much as we do!



CD, IRA CDs, & Money Market

It's never too late to start saving and what better way to save than with a CD or IRA CD at U S Federal Credit Union! We have some of the most competitive rates in the area, so if you are looking to open one of these accounts all you have to do is call or visit your favorite branch to get started! For the latest CD, IRA CDs, and Money Market rates please visit www.usfederalcu.org or call **219-769-1700**.

Refer a new member – Receive \$50!*

Do you know people that are tired of their current bank and are looking to make a change? Refer a friend or family member to join U S Federal Credit Union and receive **\$50 CASH** for bringing in a new member! It literally pays to tell others about how great U S FCU is! Stop in to your favorite branch to receive a voucher to give to the person you are referring!



* Must be referring non-member - Member cannot hold an existing account or be a former member

* Member referred must be 18 years of age or older

* Referred member must present voucher at time of opening

* New account must be active a minimum of 3 transactions before the \$50.00 is deposited

* If referred account it closed within 6 months, the referrer's account will be charged \$50.00

Cheers to a New Year!

2020 has been, to put it lightly, an interesting year. Though this year has seen its ups and downs, we are still very thankful and happy to be here to serve our valued members and we simply would not be here if it weren't for you. We greatly appreciate your business and thank you for choosing U S Federal Credit Union to be your financial home. We are looking forward to 2021 and we hope that it is a much better year for everyone!



Bring U S Federal Credit Union to your Home!

U S Federal Credit Union is excited to offer multiple ways to bank without even visiting a physical branch!

- ★ **Online Banking:** Check your account balances, review recent transactions, transfer funds between accounts, activate other services, and so much more from your computer at home!
- ★ **Mobile Banking:** Download our official app from the Apple App Store or the Android Google Play Store and take U S Federal Credit Union banking with you wherever you go! Deposit checks remotely, locate branches, view our network of FREE ATMs, and pay bills all in the palm of your hand.
- ★ **Remote Deposit:** Using remote deposit on the U S Federal Credit Union mobile app, simply snap a picture of the check and submit the information to have the funds deposited into your account. It's that easy!
- ★ **Other Mobile Services Offered from U S Federal Credit Union:** Text Message Banking, Debit Card Control, Money Management, Online Bill Pay, Purchase Rewards, and more! Find the full list at www.usfederalcu.org under **"E-Services."**

ZELLE® Now Available at U S Federal Credit Union!

Zelle® makes it fast, safe and easy to send money digitally to those you know and trust with a bank account in the U.S.

U S Federal Credit Union has partnered with *Zelle* so you can easily send money to friends, family and others you trust. It's a fast, safe and easy way to send and receive money, split the cost of a bill or pay back your roommate for your share of the rent.

Zelle is available within the U S Federal Credit Union mobile app, which means you don't have to download anything new to start sending and receiving money!

MERRILLVILLE BRANCH

8400 Broadway
Merrillville, IN 46410
219-769-1700 | 800-769-3620

M-F: 9:00am - 6:00pm
SAT: 9:00am - 1:00pm

Drive Up Hours
M-F: 8:00am - 6:00pm
SAT: 8:00am - 1:00pm

PORTAGE BRANCH

3275 Airport Road
Portage, IN 46368
219-762-1800 | 800-762-4018

M-F: 9:00am - 6:00pm
SAT: 9:00am - 1:00pm

Drive Up Hours
M-F: 8:00am - 6:00pm
SAT: 8:00am - 1:00pm

www.usfederalcu.org

VALPARAISO BRANCH

334 W. US Hwy 30
Valparaiso, IN 46385
219-548-4600 | 866-320-4600

M-F: 9:00am - 6:00pm
SAT: 9:00am - 1:00pm

MEIJER BRANCH

405 Porters Vale Blvd.
Valparaiso, IN 46383
219-576-6768

M-F: 10:00am - 7:00pm
SAT: 10:00am - 2:00pm

GARY BRANCH

1 N. Buchanan
Gary, IN 46402
219-472-1380

M-F: 8:00am - 4:30pm
Closed Saturday



Federally Insured by NCUA



IMPORTANT AFTER HOURS PHONE NUMBERS

Reporting Debit Visa Card
Lost/Stolen: 1-800-472-3272

Reporting Visa Credit Card
Lost/Stolen: 1-800-558-3424

Reporting ATM Card
Lost/Stolen:
1-800-472-3272

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