

## Introducing External Loan Payments and Transfers!

We are excited to announce that we have expanded the functionality of our online banking and we are now offering our members the ability to make and receive external transfers and the ability to pay a loan using an outside account.

**EXTERNAL TRANSFERS** - With External Transfers you can easily move money between your accounts with us and other financial institutions. External Transfers eliminates the need to visit a branch or write checks, allows you to schedule automatic, recurring transfers for a simple savings plan, and gives you control of your money all from one dashboard. To get started using External Transfers, simply login to online banking and go to **Move Money > External Transfer**.

**EXTERNAL LOAN PAYMENTS** - Need to pay your loan here using an account elsewhere? No problem! With External Loan Payments you can easily make your loan payment from an outside account when needed, save time making payments with no need to visit branches or write checks, schedule automatic, recurring payments, and switch between your internal or external accounts to pay your loan when you need to. To get started using External Loan Payments, simply login to online banking and go to **Move Money > External Loan Payments**.

## \$100 for Referrals!

**NEW MEMBER REFERRAL** - Do you have friends or family members that are looking for a better banking experience? Refer them to U S Federal Credit Union and **receive \$100!**

**LOAN REFERRALS** - Members can qualify to **receive \$100!** If they refer a friend or family member for any type of loan!

For more information visit <https://www.usfederalcu.org/services/convenience-services/promotions>.

\*Loan must be for \$10,000 or more. Referral friend or family member must not be a current member of U S Federal Credit Union.

## Direct Deposit & E-Statements

Have your direct deposit going elsewhere? Not using our E-Statements? What are you waiting for? Switch your direct deposit over to us and sign up for E-Statements and **receive \$150\***.

\*Terms and conditions apply, contact U S Federal Credit Union for details.

## Banking Without Visiting a Branch!

While we love seeing our members, we know how busy their lives can be. To help reduce the amount of time you have to spend going back and forth to a branch just to manage your money, we offer our members many different ways to bank without having to visit a branch!

**ONLINE BANKING:** Control your account from your computer in the comfort of your own home! With online banking you have full access to your account and many other U S Federal Credit Union services all in one place. Check your account balances, review recent transactions, transfer funds between accounts, activate other services such as Zelle or Debit Card Controls, and so much more! Are you currently not using our online banking? Get started today and take more control over your finances!

**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! Our Mobile Banking app allows you to do everything available with Online Banking, but is optimized for your smartphone! In addition, the app also allows you to deposit checks remotely, manage your debit card with Debit Card Controls, send money with Zelle, view and manage your spending budgets, locate branches, view our network of FREE ATMs, pay bills, and much more all in the palm of your hand.

**ONLINE BILL PAY:** Paying bills is as easy as 1-2-3 with our Online Bill Pay! This is a free service offered by us through our Online Banking or Mobile App. To enroll, simply access your account via Online Banking and click on the "Bill Pay" tab to add the service to your checking account. Keep an eye on your email, and once you receive a notification that your Bill Pay service has been activated, you can start entering your payees and make payments.

**TEXT MESSAGE BANKING:** In a hurry and need to know your balance? Simply text **BAL to 454545**. Have a weak signal and need to quickly transfer money? Simply text **TRANS to 454545**. With Text Message Banking, you can do your banking quickly, safely, securely, and all without having to log in. To get started simply text **BAL to 454545** and follow the prompts.

## Upcoming Holiday Closings

November 24, 2022 – Thanksgiving Day – CLOSED

December 24, 2022 – Christmas Eve – Open Until 1:00pm

December 25, 2022 – Christmas Day – CLOSED

December 31, 2022 – New Year's Eve – Open Until 3:00pm

January 1st, 2023 – New Year's Day – CLOSED

# Get Pre-Approved & Apply Online!

Is it time for a new vehicle? Not sure if you can afford the vehicle that you've had your eye on? Apply now to know how much you can afford before you visit a dealer. Visit [www.usfederalcu.org](http://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 pay stub!

## 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!

## Security Center – Dispose of Your Old Data!

Upgrading to a new phone is usually an exciting experience. Exploring the new and upgraded features, enjoying the faster speeds, and customizing it just the way you like can make it really easy to forget all about your old phone. Maybe you even traded your old phone in towards your new one or you gave it to a friend or family member. While all of this is very common, one thing that commonly gets overlooked in the process is the fact that your data can still be on your old phone and easily accessible to anyone with access to the phone.

Whether you're upgrading, selling, giving away, or recycling your phone, it's very important that you consider what data may be on it, and ensure that you are properly removing it. So, you got a new phone, you've got everything you want transferred over from your old phone onto the new one, what should you do?

### Remove Any SD Cards

It's very easy to forget that you've expanded your old phone's memory with a micro SD card back when you were running low on storage or your old phone might have included a micro SD card already in it. Either way, it's important that you make sure that you remove the micro SD card from your phone and either format it using a computer to wipe it clean, or properly destroy and dispose of it if you have not future plans to use it in anything else.

### Remove and Destroy and Unneeded SIM Cards

Another thing you should consider is if your old phone has a SIM card in it that isn't used in your new phone (be sure to double check with your carrier that you do not need it). Once you are sure you no longer need the old SIM card, you should remove and destroy it. SIM cards can store your personal data as well as keep a copy of your contact's data saved on it. It's important you properly destroy and dispose of any of your old SIM cards that are not needed. Cutting the old SIM card in pieces with scissors is typically sufficient enough.

### Erase Your Personal Information

Just going through and deleting your pictures, texts, and contacts off of your phone is not enough to make sure all of your data is gone. You may still have some apps on your old phone that have your data saved or your old phone could still be tied to an account such as Google, Apple, Samsung, etc. When you are sure that there is nothing left on your old phone that you need, you should factory reset it to make sure it's wiped completely clean. Some phone manufacturers may automatically erase your old phone when you transfer everything over to the new one, but it's important that you double-check your old phone and make sure that it was indeed wiped in the process. If the transfer process did not erase your phone's data, you should follow your old phone manufacturer's recommended steps to factory reset your phone.

## CONCLUSION

While it's easy to want to quickly move over to your new phone and never look back, it's very important that you take the time and ensure that you have properly sanitized your old phone of any of your personal data. It may take more time than you would like to properly clean your old phone of its data, but it'll take you much more time dealing with the repercussions of someone stealing that data.

#### MERRILLVILLE BRANCH

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

M-F: 9:00am - 5:00pm  
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 46388  
219-762-1800 | 800-762-4018

M-F: 9:00am - 5:00pm  
SAT: 9:00am - 1:00pm

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

#### VALPARAISO BRANCH

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

M-F: 9:00am - 5:00pm  
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

#### 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



Federally Insured by NCUA



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