

## Home Equity Loans

Spring is on the way and so are the spring projects. Have a project you've been wanting to do but just don't have the funding? Talk to us about a Home Equity Loan! A Home Equity Loan allows you to borrow from the equity of your home for any type of project. With a Home Equity Loan:

- ✓ Borrow up to 80% of your home's equity
- ✓ Rates are always below Prime
- ✓ No closing costs
- ✓ No annual fees
- ✓ Easy to access funds with a check or a call-in transfer
- ✓ No prepayment penalties

Home Equity Loans don't just cover home repairs; they can also help with consolidating credit card debt or even covering the cost of going back to school. Call us at **219-769-1700** or visit any one of our branches for more information!

## 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 paystub!

## Direct Deposits & 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 time spent going back and forth to a branch, we offer our members many different ways to bank!

**Online Banking:** 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! 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 wherever you go! Our Mobile Banking app allows you to do everything available with Online Banking, but is optimized for your smartphone! 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.

**Online Bill Pay:** Paying bills is as easy as 1-2-3 with our Online Bill Pay! This free service is offered 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 for an email 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**. Need to quickly transfer money? Simply text **TRANS** to **454545**. With Text Message Banking, 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.

## Holiday Closings

**MAY 30, 2022 – Memorial Day – CLOSED**



## \$50 for Referring a New Member!

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 **\$50!** For more information visit [www.usfederalcu.org/promotions](http://www.usfederalcu.org/promotions).

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

Do you know someone who is looking to purchase a new vehicle this year? Is your neighbor looking to do some home repairs? Invite them 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!\*\*

\*\*Loan must be for \$10,000 or more.



## 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, and leave us a review to 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 to the right with your smartphone camera, or visit our page directly at <https://g.page/usfederalcu?we> to leave us a review. Thank you!



## Security Center: SCAMS ARE ON THE RISE

Did you know that in 2021 alone, 2.8 million consumers lost an estimated \$5.8 billion to fraud? That's the highest ever recorded going all the way back to 2001! Fraud and scams have been around forever, but with how connected we all are in the modern age, it's been getting consistently worse. While we can't provide an all-encompassing list of what to do and what not to do to protect yourself, below are two common scams we've seen an increase in. By recognizing these and keeping them in mind, hopefully it will help protect you from being a part of the increasing statistic.

1. If you receive a call from someone claiming to be us asking for things such as your username, password, debit card number, credit union account number, etc. Just hang up, **DO NOT** give them any information, even if the number they are calling from is one of ours! It's very easy for fraudsters to spoof a call and make it appear like they are calling from the correct phone number when in reality you're being called from a fake number. If you are ever in doubt, hang up and call us directly at **219-769-1700**. If you have given your information out before realizing it's a scam, hang up and contact us immediately. The faster you contact us, the higher the chance we can help prevent the scammers from taking your money, and the higher the chance we have of recovering any money they might have already taken.
2. If you are online and see a pop up claiming your computer has a virus and to click to fix or to call a phone number to get it fixed, ignore it or close your browser. Alternatively, if you receive a phone call from "Microsoft" claiming your computer has a virus, **HANG UP**. These are very common scams we've seen an uptick in members falling victim to. If you click/call the "tech" in the pop-up window or follow the steps of the "Microsoft rep" that called you, they will take remote control of your computer, take a copy of all the data on it (which can include your username and password for your online banking, email, and any other personal information you have on the computer) and, in some instances, they will encrypt all the data on your computer, completely locking you out of it. The fraudsters will use the stolen data to break into your Online Banking or even steal your identity. If you ever receive a notice claiming your computer has a virus and you are in doubt, contact a licensed IT professional and get your computer professionally looked at. **NEVER** follow the steps presented online or from anyone that calls you.

These are just a few scams that we've seen a rise in but there are a countless number of scams that people have been falling victim to. At U S Federal Credit Union, we genuinely care about our member's safety and security and in an effort to help protect our members, we will try to continue posting new notices both in our newsletters and in our security center on our website. To access our security center visit:

[www.usfederalcu.org/security-center](http://www.usfederalcu.org/security-center).

### 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 46368  
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

[www.usfederalcu.org](http://www.usfederalcu.org)

### 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



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