

\$100 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 \$100!** For more information visit <https://www.usfederalcu.org/services/convenience-services/promotions>.

\$100 for Referring a Friend or Family Member for ANY Loan!

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 friend or family member who is not a member of U S Federal Credit Union for any type of loan! *

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

Shred Day! – August 27th at 9AM

It's time for our annual shred day! Bring those old documents you've had sitting around collecting dust to our Merrillville branch (8400 Broadway) to have them safely and securely disposed of by SecureShred. **The shredding truck will be here from 9AM to 1PM or until the truck is full!**

2022 Annual Meeting

The 2022 Annual Meeting was held on April 14, 2022. U S Federal Credit Union would like to congratulate **Robert Sarich** and **John Vanwormer** on being re-elected as members of our board of directors and we are looking forward to their continued guidance on ways to best serve our members.

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 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**. 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

JULY 4, 2022 – Independence Day – CLOSED

SEPTEMBER 5, 2022 – Labor Day – CLOSED

Security Center – Use Passphrases for Safer Logins

Cybercriminals continue to get more sophisticated in their attacks, using increasingly advanced technologies such as bot nets, automation, and even artificial intelligence (AI) to assist in making their attacks more effective. Gone are the days where it was considered secure to use a six- or eight-character password to keep your personal information safe and unfortunately today's Internet-connected world requires stronger password protection than ever. While cybersecurity standards are continuing to evolve, one thing has continued to remain constant: the longer and more complex a password is, the more time that is required to crack the password. While many people believe that creating a long and complex password is too difficult and time consuming, the reality is there are very simple tricks that can actually change the amount of time that it takes to crack a password from mere seconds, to thousands of years. In this article, we are going to cover some of the simple tricks you can use help you achieve better password practices to help keep you safe in the continually evolving cyber world.

Passwords vs Passphrases

While passwords are typically a short set of letters and numbers, a passphrase is much longer (at least 12 characters long) and comprised of a mix of upper and lowercase letters, numbers, and special characters. While this may sound intimidating, a simple way to create a passphrase would be to put random words together (can be a book quote, song lyrics, movie line, etc.) then add in different letter cases, and change out some letters with special characters.

For example, let's say your favorite movie is Star Wars and you're your favorite Star Wars character is Darth Vader. You can take one of Vader's famous quotes "No, I am your father" and change it up by changing casing and replacing letters with numbers and symbols and end up with: n0,iAmY0urF4th3r!

While this approach can be used with anything you like, don't use something that you have a strong love for and others know you do. So, if you run a Darth Vader fan page, using the password above for your fan page would be a bad idea.

Different Passphrases For Different Logins

Did you know that in a study conducted in 2021, 70% of people admitted to using the same password for more than one account? While you may feel that using a unique passphrase for each account is too difficult or isn't really necessary, after all I came up with a tough

passphrase so I'm good, right? WRONG. Using unique passphrases are just as important as using strong ones. As an example, say your email account was breached by a cybercriminal. The cybercriminal logs into your email and sees you have emailed receipts from stores you've shopped at; you have emails from banks you bank with, etc., the cybercriminal now knows where else you have online accounts. If you're using the same password for everything, the cybercriminal can now take the information they learned from your emails and your passphrase they already know, and breach other accounts you have.

Checklist For More Secure Passphrases

While creating a passphrase ask yourself:

- Is it at least 12 characters?
- Does it avoid using dictionary words?
- Does it have a mix of upper- and lower-case letters, numbers, and symbols?
- Does it avoid using personal identifying information?
- Is this password unique where I am not using it anywhere else?
- Would anyone who knows me not be able to guess it?

While this list is not all-encompassing, being able to say yes to all of these is a great step in the right direction to protecting yourself online.

In summary, cybercriminals are continuing to enhance their attacks every day and it's important that we all enhance our defenses against them. Strengthening our logins and all the valuable information they contain is the first step in thwarting cybercriminals. Hopefully this article has shed a bit of light on the importance of maintaining strong and unique passphrases and has helped show how a few simple tricks can make a large difference in maintaining control of your online accounts and most importantly, preventing someone else from obtaining your valuable information.

We Want to Hear from You!

Please visit the Google page for your favorite branch, leave us a review and let us know how we did! 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!



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

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