

Thank You for Another Great Year!

We would like to thank all our valued members for choosing U S Federal Credit Union as your financial institution! 2022 was a great year for us, and we are looking forward to continuing to serve our members the best we can in 2023.

2023 Annual Meeting

The U S Federal Credit Union Annual Meeting will be held at St. Elijah Serbian American Hall, 8700 Taft Street, Merrillville, Indiana on April 13, 2023. 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 Janyne Henry and Louis Garcia for these seats.

Any member interested in running may also be nominated by petition. Petition forms will be available at any branch office on January 10, 2023 and must be returned no later than February 10, 2023. 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 signatures to nominate a candidate by petition will be 122, 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.

\$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>

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.

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 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.

Upcoming Holiday Closings

January 2nd, 2023 – New Year's Day – CLOSED

January 16th, 2023 – Martin Luther King Jr. Day – CLOSED

Banking Without Even 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.



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 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!

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

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

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