

Upcoming Community Events

At U S Federal Credit Union, we genuinely care about our community! We are actively working on being involved in our community and participating in more community events. Below are a few upcoming events we currently have planned, but for a full list of events as we schedule them, visit our website at: www.usfederalcu.org.

Planned Fall Events

Sunday, October 1st & Saturday October 7th – We are happy to be a sponsor at the Northwest Indiana walks for the Alzheimer’s Association. We will be walking October 1st at William Urschel Pavilion in Valpo and October 7th at the La Porte County walk in Michigan City. If you are interested in either donating or joining one of our teams, please contact us and let us know! All branches will be selling Point of Purchase flowers starting at \$1 to help fundraise as well as having donation boxes at every office.

Thursday, October 19th – Join us at the Porter County Chamber Coalition Network Night! We will be there from 3:00pm – 7:00pm at the Porter County Expo Center located at 215 E. Division Road.

Do you have a charitable event you would like to suggest for us to be involved in? Let us know!

Send us an email at: marketing@usfederalcu.org with the event details and we’ll look into it!



Get Pre-approved & Apply Online!

Is it time for a new vehicle? Not sure if you can afford the vehicle you’ve had your eye on? Apply now to know how much you can afford before visiting a dealer. Applying is easy! Most applicants only need to present their most recent pay stub and pre-approvals are good for 30 days to give you plenty of time to shop around for the perfect vehicle! Get started today by visiting www.usfederalcu.org or call us at 219-769-1700 and ask to speak with a loan officer!

Youth Savings Accounts

It’s never too early to start saving! At U S Federal Credit Union, we know how important good savings habits are to learn. To help encourage learning good savings habits, we are offering a special promotion to all of our members who open a Youth Savings Account. For any Youth Savings Accounts that are opened until December 31st, we will match up to \$50 for the first deposit! *What are you waiting for? Visit us and open a Youth Savings Account today!

**Additional restrictions apply, call or visit branch for details.*



IRAs

Does retirement seem like a day that will never come? No matter how far away it is, be prepared with an IRA from U S Federal Credit Union. Let our IRA experts help you choose the right one for your retirement plans. For more information on IRAs including rates and the different types U S Federal Credit Union offers, visit our website at www.usfederalcu.org/accounts/savings-accounts/individual-retirement-account.



Member Referral

Know someone looking for a new financial institution? Refer them to U S! Any member who refers a friend or family member to open a new account will **receive a \$100 referral**. Any member who refers a friend or family member for a new loan will also **receive a \$100 referral bonus**. Terms and conditions apply, see our website at www.usfederalcu.org/services/convenience-services/promotions for more details.



Upcoming Holiday Closings

November 23rd, 2023 – Thanksgiving Day – CLOSED

December 25th, 2023 – Christmas Day – CLOSED

January 1st, 2024 – New Year’s Day – CLOSED

Security Center

Keep Your Devices Up to Date to Protect Your Privacy!

The Internet and modern technology have changed our lives in many ways. They've not only opened us up to many things that were not previously possible, such as connecting with each other seamlessly over long distances, but they've also made so many things in our lives significantly more convenient, such as banking without even visiting a branch, and even working without leaving the comfort of your home.

Unfortunately, with every advance and adoption of new technology comes the opportunity for thieves and scammers to exploit and steal. Scammers use many methods to exploit and steal from you, be it money or personal identifying information. Common methods typically include phishing, social engineering, malware, and more persistently the exploitation of vulnerabilities.

Many of us already practice great cyber hygiene by recognizing email, phone, and text scams, being cautious with personal information online, using strong passwords, and keeping up to date with the latest scams, but there's one area that many people tend to overlook and ignore: software updates.

There are many reasons people ignore software updates, "I don't want to wait for Windows to install all these updates", "I don't like the new changes these updates make", "I heard there are a lot of bugs in this update", "Every time I update, my device gets slower", etc. While many of these are true, updates can indeed pose a significant inconvenience, be it waiting for them to finish, breaking things, or slowing things down, they generally have one thing in common that you may not realize and that is keeping you safe.

In 2022 alone there were more than 25,000 newly discovered IT security vulnerabilities and exposures, the highest reported annual figure to date. To combat these, many software vendors have released many updates and patches to help close all of the holes that are found in their software. You may think that many of these vulnerabilities won't affect you as you are always careful with what you do online, but there are many vulnerabilities that don't even require your

interaction at all. Just simply being connected to the Internet can make you an exploitable target.

A recent example of a 'zero-click' vulnerability are in Apple's iMessage service that made headlines in the beginning of September that allowed hackers to take full control of an iPhone, iPad, Mac, or Apple Watch by simply sending an infected image. The worst part of the vulnerability is that you didn't even need to open or interact with the image for your device to be infected. Simply receiving the message with the image was enough to take full control of your device. While Apple was quick to release iOS 16.6.1, iPadOS 16.6.1, macOS 13.5.2, and watchOS 9.6.2, there are still an alarming number of people who have not updated their devices simply because it's inconvenient all while not knowing that all of their data contained on their devices is at risk.

Unfortunately, this is only one small example out of a large pool of similar vulnerabilities that continue to persist on people's devices even though updates are available that patch them. While it's common for people to make risk vs reward decisions when it comes to their data or privacy, many people make these decisions while not even aware the risk posed to them by not installing updates.

Now that you're aware the risk that you're exposing yourself to by not installing software updates, you can take it a step further and keep up to date on current vulnerabilities or even subscribe to new vulnerability alerts through many different outlets such as [cisa.gov](https://www.cisa.gov), [ftc.gov](https://www.ftc.gov), [trendmicro.com](https://www.trendmicro.com), and many news sites as well. This way you know the next "pesky update" that's available is actually protecting you from your data being exploited.

In conclusion, although modern technology has changed our lives in many ways, one thing has always remained constant.

Thieves are going to steal and scammers are going to scam and another way of protecting yourself is keeping your software and devices up to date. So remember, the next time you see an update available for one of your devices, maybe stop and take the time to install it. That minor inconvenience you faced installing that update might have just saved your identity or data from being stolen.



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

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