

## Thank You for Another Great Year!

We would like to thank all of our valued members for choosing U S Federal Credit Union as your financial institution! We would also like to thank all of our members for all of the generous support and donations we received for the various organizations we were able to support in 2023. Working together, we were able to help support the Porter County Animal Shelter, Red Cross, Alzheimer's Association, Habitat for Humanity, Salvation Army, Toys for Tots, and the Foodbank of Northwest Indiana. Thank you again for another great year and we look forward to continuing to serve our members and community the best we can in 2024!

## 2024 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 11, 2024**. 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 John VanWormer and Scott Rosenbalm 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 8, 2024 and must be returned no later than February 8, 2024. 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 125, 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.

## 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](http://www.usfederalcu.org) or call us at 219-769-1700 and ask to speak with a loan officer!

## New Year, Updated App!

We are excited to announce we have redesigned our online banking app! We have listened to our members' suggestions and have rebuilt our app from the ground up to not only have a more modern look and feel, but to also include additional functionality such as applying for a loan, viewing our current rates, viewing holiday closings, and much more! **Our new app will go live to all members starting January 2**. No action is needed on your part to upgrade to the new app, simply log in after January 2 and enjoy the new experience!

## 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 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 31, 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](http://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](http://www.usfederalcu.org/services/convenience-services/promotions) for more details

## Upcoming Holiday Closings

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

January 15th, 2024 – Martin Luther King Jr. Day – CLOSED

# Security Center | Learning How to Spot Common Scams and Phishing Attempts!

Phishing and scams are at the highest levels they have ever been and it is important to safeguard your information from fraudulent activity. Understanding how scammers target you to obtain your account and personal information can help you protect your information.

## Impersonation Phone Calls

Fraudsters may contact you claiming they are from U S Federal Credit Union and they may even appear to be calling from our main number all while trying to do the following:

- Request your online banking username/password to gain access to your account
- Asking for your debit card number "for verification purposes"
- Asking for a code that has been sent to your phone or email "for verification purposes"

We will never call and ask for your debit card number, online banking information, or any type of verification code. If you ever get a call from anyone claiming to be from U S Federal Credit Union asking for any type of account or personal information "for verification" just hang up and call us directly at **219-769-1700**.

## Suspicious Behavior

Fraudsters usually portray a sense of urgency by saying things like "You need to take immediate action on your account" or "There was an unauthorized charge on your account and we need to verify you to protect your account." They often use aggressive language to catch you off guard and get you to act before you are ready.

Remember, if you are ever in a situation where you feel pressured, slow down and take a minute to think, and when in doubt just hang up and call us directly at **219-769-1700**.

## Something Seem Suspicious to You?

If you get an unsolicited or suspicious phone call from someone claiming to be from U S Federal Credit Union and something just does not seem right, hang up and call us directly at **219-769-1700**. Remember, just because someone appears to be calling from one of our phone numbers does not mean they are.

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

## UPCOMING PLANNED EVENTS

**Month of March** – Help us celebrate national puppy month and support the **Porter County Animal Shelter!** We have partnered with the Porter County Animal Shelter and have placed donation boxes at all locations so please stop by and help us help another local business! For a full wish list of the animal shelter's needs, ask any one of our branches or visit the community events page on our website.

**Wednesday, March 13** – Join us to help support the **NWI Foodbank** at the **Pack to Give Back!** Spend time as a family helping the Food Bank of Northwest Indiana pack groceries and meals for children. Pre-registration is required. You can register by emailing [marketing@usfederalcu.org](mailto:marketing@usfederalcu.org).

**Friday, May 31** – We are proudly sponsoring a blood drive with the **American Red Cross** on Friday, May 31 at our Merrillville location. To schedule your blood donation appointment, please email us at [marketing@usfederalcu.org](mailto:marketing@usfederalcu.org).

*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](mailto:marketing@usfederalcu.org) with the event details and we'll look into it!

### 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

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