



Upcoming Community Events

At U S Federal Credit Union, we genuinely care about our community! We are actively working on being involved 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.**

Saturday, October 5th & Sunday, October 6th -

We are happy to be a sponsor at the Northwest Indiana walks for the Alzheimer's Association!

- We will be supporting the LaPorte County Walk on October 5th at Washington Park in Michigan City
- We will also be walking on October 6th at the Central Park Plaza in Valparaiso for the Porter County Walk

If you would like to donate or join our team, please contact us and let us know! All offices will be selling Point of Purchase flowers starting at \$1 to help fundraise as well as having donation boxes.

Thursday, October 17th -

Join us at the Porter County Expo Center for the Porter County Chamber Network Night! This event is open to the public from 4:00pm - 6:30pm and is a great opportunity to see what local businesses are offering!

Let us know!

Do you have a charitable event you would like to suggest for us to be involved in? Send us an email at: marketing@usfederalcu.org with the event details and we'll look into it!

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 through 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.

Individual Retirement Accounts

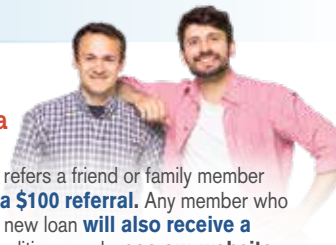
Does retirement seem like a day that will never come?

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.**



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. 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! Get started today by visiting www.usfederalcu.org or call us at **219-769-1700** and ask to speak with a loan officer!

Upcoming Holiday Closings

- November 28th - THANKSGIVING CLOSED
- December 25th - CHRISTMAS CLOSED
- January 1st - NEW YEAR'S DAY CLOSED

Security Center | *Be proactive and help prevent fraud!*

In today's era of the ever-changing technological landscape, the opportunity for criminals and scammers to use technology to exploit and to steal information are at its highest. Whether it's monetary or personal identifiable information (PII), the repercussions are costly! In 2024, the common methods that scammers are using include phishing, social engineering, malware, ransomware and the exploitation of system vulnerabilities.

How to detect, respond and prevent cyber incidents in 2024!

Cyber incidents are capable of definite harm to your personal and financial wellbeing. Because of this risk, all organizations and even individuals should have clear, executable cyber incident detection, response, and prevention strategies. Cyberattacks are evolving and becoming increasingly complex and hard to detect. Keeping up to date with the latest trends and staying vigilant to cyberattacks are ways to prevent fraud. Additionally, creating an effective cyber security plan has never been more crucial. Members must proactively implement preventative security measures and strategies to minimize cyber security risks. A fundamental element in detecting any cyberattack is threat intelligence. Having the knowledge of attack techniques and indicators of compromise (IOCs), keep your money and PII safe. By being able to detect and to respond to potential cyberattacks, you will enhance your ability to safeguard both your personal and financial information.

What is ransomware?

According to the National Cybersecurity Centre, ransomware is a type of malware which prevents you from accessing your device and the data stored on it, usually by encrypting your files. Essentially, it prevents you from accessing your device and you may become locked out, or the data on it might be stolen, deleted or encrypted. This allows the criminal group to then demand a ransom in exchange for the restoration of your device, a form of extortion.

How does a ransomware attack occur?

1. A user is deceived to click on a malicious link that starts the download of a malicious software (ransomware).
2. The software (ransomware) then exploits the user's device or computer.
3. The ransomware encrypts files, steals information and then displays messages on the device demanding payment in exchange for the restoration of the device.

Preventing ransomware attacks:

1. Make sure you validate emails that have links and attachments. Verify that the sender of the email is valid and can be verifiable. Contact the organization or individual who sent the email. Verification is key!
2. Learn how to identify spoof emails and malicious links through education. You can find information from online resources like <https://www.cisa.gov/news-events/news/protecting-against-ransomware>.
3. Lastly, stay vigilant! Always be on the lookout for malicious activity on your mobile device or computer. Stay up to date on software updates.

Quick security tips for the quarter!

If only it was as easy as finding a strong password at the gym. Creating strong passwords is the easiest way to secure your accounts! Here are some tips for strengthening the passwords you create.

- For a strong password make the length longer than the minimum. The longer a password is the harder it is to be compromised. Try to set your password between 8-16 characters.
- It is good practice to use random strings of letters to include a mix of numbers and symbols, but who can remember that! Using passphrases for password creations is a great way to make strong passwords. Use 3 to 8 words that are not related Example: BoyExitChairHawaii
- Don't use the same password for all of your accounts! Try to create different passwords for your accounts. Try rearranging the password string while still using the same letters, numbers or symbols.

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.

MERRILLVILLE BRANCH

8400 Broadway
Merrillville, IN 46410
219-769-1700

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

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

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