



Upcoming Community Events

At U S Federal Credit Union, we remain committed to actively supporting and engaging with our local communities. Below are a few upcoming events, but for a complete list, please visit our website at www.usfederalcu.org.

October 16th – Porter County Expo Center

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

November 1st – Annual Food Drive

We are excited to host our Annual Food Drive once again in November supporting the **Foodbank of Northwest Indiana**. We will have donation boxes at each of our locations as well as accepting monetary donations. Did you know the Foodbank can provide three meals for just \$1? Let's help fight hunger and help support our community together! For more information on what foods are accepted, please visit our website under Community Events.

Recommend a charitable organization or event by emailing marketing@usfederalcu.org today!

Follow Us On Social Media!

Keep up-to-date with news, community involvement, and promotions on any of our social media channels.



@usfederalcu

Get Pre-approved & Apply Online!

Ready for a new vehicle before the winter? Or maybe you're looking to refinance a ride you've already got with another lender? If you're unsure whether the vehicle you want fits your budget, applying is simple, and the process is quick for most applicants. Visit www.usfederalcu.org or call us at **219-769-1700** and ask to speak with a loan officer today.



Home Equities

Kickstart your to-do list with a home equity line of credit!

Our home equities offer competitive low rates, no annual fees, and no closing costs. So, whether you're looking to do a remodel or tackling big projects our experienced loan officers are here to help!

Member Referral

Know someone who values friendly personalized service and competitive rates? 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 more details at our website: www.usfederalcu.org/services/convenience-services/promotions



Upcoming Holiday Closings

October 13th	Columbus Day – CLOSED
November 11th	Veterans Day – CLOSED
November 27th	Thanksgiving – CLOSED
December 25th	Christmas – CLOSED
January 1st	New Year's Day – CLOSED



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.



Online Holiday Shopping Tips

With the holidays just around the corner, here are some simple but effective tips to help stay safe this holiday season.

Don't Fall for Traps Amidst all the Deals

It is easy to be pulled into all the sales but avoid unfamiliar sites advertising "too good to be true" deals, these are often scams. Watch for pop-up ads, and if you're unsure, go directly to the retailers site.

Use Secure Payment Methods

Try using a credit card, which can offer more security over your debit card.

Monitor Your Accounts Regularly

You can set up alerts through your online banking to stay up-to-date on the charges being made to your account. Quick detection can help prevent bigger problems.

Receive Cash Back Just for Being a Member!

Holiday shopping can add up. Did you know you could earn cash back just by shopping? With our Debit Card Purchase Rewards, it's that easy! Just log in to your online banking, activate cash back offers from selected retailers, and the rewards will be deposited into your checking account by the end of the next month. It's a smart way to make your debit card work for you!

Youth Savings Accounts

It is 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 about savings habits, we are offering a special promotion to all 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.*



MERRILLVILLE BRANCH

8400 Broadway
Merrillville, IN 46410
219-769-1700

PORTAGE BRANCH

3275 Airport Road
Portage, IN 46368
219-769-1700

VALPARAISO BRANCH

334 W. US Hwy 30
Valparaiso, IN 46385
219-769-1700

MEIJER BRANCH

405 Porters Vale Blvd.
Valparaiso, IN 46383
219-769-1700

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

www.usfederalcu.org



Federally Insured by NCUA



©2025 745615 LKCS | lk-cs.com