

2025 Annual Meeting

The 2025 Annual Meeting was held on April 10th. U S Federal Credit Union would like to congratulate **Robert Sarich, Louis Garcia, Ray Uribe and Mary Cahillane** on being re-elected as members of our board of directors! We are looking forward to their continued guidance on the best way to serve our members.

Upcoming Community Events

At U S Federal Credit Union, we're truly dedicated to supporting our community! We're excited to be more involved and participate in various local events. Below, you will find a few upcoming events we have planned. For a complete list of events as they're scheduled, be sure to check out our website at **www.usfederalcu.org**.

July 19 – Pinnacle Health Fair

Join us at their annual Health Fair from 11am-3pm.

August 18 – Annual Hot Dog Day

Join us at our Merrillville branch from 11am-2pm in support of the Foodbank of Northwest Indiana. All money raised will go directly to the foodbank to help fight hunger.

September 6 – Valparaiso Popcorn Festival

Join us from 8am-6:30pm downtown Valparaiso for a day the whole family can enjoy!

Do you have a charitable event you would like to suggest for us to be involved in? LET US KNOW!

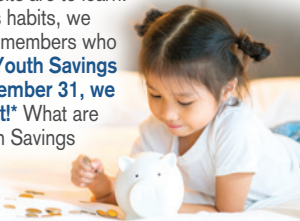
Send us an email at: **marketing@usfederalcu.org** with the event details and we'll look into it!



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, call or visit branch for details.*



Home Equity Line of Credit

Want to make your dream a reality?

Call one of our experienced loan officers today and see how we can get you a home equity line of credit. Our HELOCs are 0.25% APR* below the prime rate, have no annual fees, and have no closing costs.

**Annual Percentage Yield. Rates subject to change.*



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.*

Auto Loan Savings!

Ready for a new vehicle or motorcycle this summer? 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. 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

JULY 4th	Independence Day – CLOSED
SEPTEMBER 1st	Labor Day – CLOSED
OCTOBER 13th	Columbus Day – CLOSED

Check Out Our Credit Union Perks!

Exclusive Member Discounts

Did you know as a member of the credit union you can receive exclusive member discounts? We have partnered with Working Advantage to bring a larger variety of discounts to our membership including theme parks, hotels, appliances, special events, and so much more! All you have to do is go to our website under Services and Exclusive Discounts to register today!

Debit Card Purchase Rewards

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!



Credit Score: Small Number, Big Impact

What is your FICO Credit Score?

Simply, it is a 3-digit number that summarizes your credit report. That number determines if you are considered a low or high-risk borrower to a lender. When pulling this score, they can also receive key "score factors" that explain to them why you received the score you did.

Your FICO Credit Score has five main components.

1. Payment history
2. How much you owe
3. Length of credit history
4. New credit
5. Types of credit

Want to increase your credit score?

- Only apply for a credit card when needed
- Keep credit card balances low
- Make monthly payments on time

What can your credit score impact?

- Ability to borrow
- Interest rates
- Renting an apartment

START BUILDING YOUR CREDIT TODAY!

Looking for additional tips or facts about your credit score? Visit [fico.com](https://www.fico.com) for more!



Follow Us On Social Media!

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



@usfederalcu

MERRILLVILLE BRANCH

8400 Broadway
Merrillville, IN 46410
219-769-1700

PORTAGE BRANCH

3275 Airport Road
Portage, IN 46368
219-762-1800

VALPARAISO BRANCH

334 W. US Hwy 30
Valparaiso, IN 46385
219-548-4600

MEIJER BRANCH

405 Porters Vale Blvd.
Valparaiso, IN 46383
219-576-6768

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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www.usfederalcu.org



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