



## 2026 Annual Meeting Reminder

The U S Federal Credit Union Annual Meeting will be held at Pesto's Italian Restaurant, 3123 Calumet Ave, Valparaiso, Indiana on April 23, 2026. Doors will open at 6:00pm with the meeting starting at 6:30pm.

Please let us know if you plan on attending by RSVPing no later than April 8th to [marketing@usfederalcu.org](mailto:marketing@usfederalcu.org). Your response will help us with planning, and we look forward to hearing from you.

## We are pleased to announce promotions and key hires at U S Federal Credit Union!

### VP of Information Technology and Security - Steven Ruiz

Steven has 20 years of experience in cyber security, network and system administration, and operations. He has been a valued member of the credit union since 2024 in which he has played a key role in executing new programs and systems that have enhanced both the member and employee experience. His unwavering commitment to the security of our credit union is deeply appreciated and we thank him for all his dedication and expertise he brings to keep us safe.

### VP of Credit and Underwriting - Dan Nieman

Dan joins the credit union with 14 years of experience in retail, commercial lending, credit, and operations. In a few short months Dan has already made a tremendous impact within his department and across other critical initiatives.

### VP of Human Resources - David Cronan

David brings more than two decades of senior leadership including expertise in organizational development and employee relations. He is committed to fostering a strong workplace culture rooted in respect, transparency, and accountability. We look forward to the expertise he is bringing to our team.

### Branch Managers - Missy Rowton and Debbie Replin

Missy and Debbie were promoted in 2025 to both Branch Manager of our Merrillville and Portage locations. Both have been with the credit union for more than ten years and bring extensive experience and knowledge of both teller and lending sides of our operations, making them the perfect candidates for these leadership roles.

### Controller - Teresa Ponto

With more than 20 years of financial, accounting, and leadership in building strong financial infrastructure, her expertise will be invaluable as we continue to grow and transform our credit union. We look forward to the impactful contributions she will make to our team and credit union.

### Operations Manager - Priscilla O'Shields

Priscilla brings extensive credit union experience across operations, deposit services, lending, and frontline leadership. Throughout her career, Priscilla has been recognized for her strong leadership, attention to detail, regulatory knowledge, and ability to improve processes while supporting and developing her teams. We look forward to the positive impact she will have on our operations and our organization.

Following a year of significant growth in 2025, we are excited to continue to build on that momentum and look forward to what the remainder of 2026 brings.

## Security Reminder

U S #1364 Federal Credit Union employees will never call and ask for your online banking credentials, verification codes, or any other personal information. If you feel like you are being scammed, please hang up and call us at 219-769-1700.



## We're Hiring!

U S Federal Credit Union is growing, and we're looking for talented individuals to join our team. If you or someone you know is interested, visit our careers page at [www.usfederalcu.org/membership/careers/available-career-opportunities](http://www.usfederalcu.org/membership/careers/available-career-opportunities) to learn more and apply today

## Upcoming Holiday Closings

May 25th .....	Memorial Day – CLOSED
June 19th .....	Juneteenth – CLOSED
July 4th .....	Independence Day – CLOSED

## 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!<sup>\*</sup> What are you waiting for? Visit us and open a Youth Savings Account today!

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



## Member Referral

**Know someone who values friendly personalized service and competitive rates? Refer them to US!**

Any member who refers a friend or family member to open a new eligible membership\* or loan will receive a \$100 referral bonus.\*\*

To see all terms and conditions that apply, visit our website at [www.usfederalcu.org/services/convenience-services/promotions](http://www.usfederalcu.org/services/convenience-services/promotions) for more details.

*\*New membership must be open and funded for six months to receive referral.*

*\*\*The loan must be open and funded to receive referral.*

## Looking to start the spring season with a new vehicle?

**Do you want to refresh your ride this spring?**

Or maybe you're interested in refinancing a vehicle you currently have 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](http://www.usfederalcu.org) or call us at **219-769-1700** and ask to speak with a loan officer.

## 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. For a complete list, please visit our website at [www.usfederalcu.org](http://www.usfederalcu.org).

### May 2nd - Annual Shred Day

**We will be hosting our annual shred day at our Portage office from 9am-12pm.**

We respectfully ask our members to be mindful of the amount of shred material they bring so we can accommodate all our members. Thank you and we will see you there!

### May 21st - Crossroads Chamber Business Expo

Join us at the Dean and Barbara White Community Center from 4-7pm to see what local businesses have to offer!

### May 29th-30th - Crossroads Chamber Corn Roast

Join us for a free 2-day event at Bull Dog Park in Crown Point to kick off the start of summer in NWI!

**Recommend a charitable organization or event by emailing [marketing@usfederalcu.org](mailto: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



### 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**



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



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