



Thank You for Another Great Year!

We would like to extend our sincere appreciation to all our valued members for choosing U S Federal Credit Union as your financial institution. We are truly grateful for your continued trust and support.

We also want to thank everyone for the generous contributions made throughout the year. Because of your generosity, we were able to support several community organizations in 2025, including the Porter County Animal Shelter, local Kiwanis Clubs, Toys for Tots, and the Foodbank of Northwest Indiana.

Thank you for a wonderful year and we look forward to continuing to serve you and our communities in 2026!



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 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.



Ready for a new car in the new year?

Looking to start the new year with a new vehicle? Or maybe you are 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 or call us at **219-769-1700** and ask to speak with a loan officer.

Home Equities

Kickstart the new year and your to-do list with a home equity line of credit! Our home equity options currently offer competitive low rates, no annual fees, and no closing costs. So whether your looking to do a remodel or tackling big projects our experienced loan officers are here to help!

Terms and conditions subject to change without notice. Subject to credit approval.



2026 Annual Meeting

The U S Federal Credit Union Annual Meeting will be held on April 23rd, 2026 at Pesto's Italian Restaurant, 3123 Calumet Ave, Valparaiso, IN 46383. Doors will open at 6pm with the meeting starting at 6:30pm.

Any member interested in running may also be nominated by petition. Petition forms will be available at any branch office on January 10, 2026 and must be returned no later than February 10, 2026. The election will not 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 130, 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.

Please let us know if you plan on attending by RSVPing no later than April 1st to marketing@usfederalcu.org. Your response will help us with planning, and we look forward to hearing from you!

Upcoming Holiday Closings

January 1st New Year's Day – CLOSED

January 19th Martin Luther King, Jr. Day – CLOSED

February 16th Washington's Birthday – CLOSED



Time to refresh your passwords!

As we enter the new year, now is the perfect time to review and update your passwords. Regularly refreshing your login credentials helps keep your personal information secure and reduces the risk of unauthorized access.

- **Make them long and random with a mix of letters, numbers, and symbols**
- **Consider using a password generator to help create a strong and unique password**
- **Never use personable identifiable information like SSN or birthdays**

Taking a few minutes to update your passwords now can help protect your information down the road!

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 to learn more and apply today!

Follow Us On Social Media!

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



@usfederalcu



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.

April 17th - Valpo High School Career Fair

We are excited to be participating once again at the **Valpo Career Fair**. This is an great opportunity to engage with our community's next generation of leaders!

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!

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

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



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