

2021 Annual Meeting Reminder

The U S Federal Credit Union Annual Meeting will be held at St. Elijah Serbian-American Hall, 8700 Taft Street, Merrillville, Indiana on April 15, 2021. Doors will open at 6:00pm with the meeting starting at 6:30pm

ZELLE® is Available at U S Federal Credit Union!



Zelle® makes it fast, safe and easy to send money digitally to those you know and trust with a bank account in the U.S.

U S Federal Credit Union has partnered with Zelle so you can easily send money to friends, family and others you trust.¹ It's a fast, safe and easy way to send and receive money, split the cost of a bill or pay back your roommate for your share of the rent.

- ★ **FAST** – Send and receive money typically in minutes²
- ★ **SAFE** – Send money using only an email address or U.S. mobile phone number
- ★ **EASY** – Just log in to your online or mobile U S Federal Credit Union account

Zelle is available within the U S Federal Credit Union mobile app, which means you don't have to download anything new to start sending and receiving money!

1. In order to send payment requests or split payment requests to a U.S. mobile number, the member must already be enrolled in Zelle.

2. Transactions typically occur in minutes when the recipient is already enrolled with Zelle. Select transactions could take up to three business days. Enroll on the U S #1364 Federal Credit Union mobile app or through online banking. Limitations may apply. Message and data rates may apply.

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

April is National Credit Union Youth Month!

U S Federal Credit Union is proud to celebrate National Credit Union Youth Month this April! We believe that it is never too early to start saving, and that's why we have the U S FCU Youth Accounts for our young members. The Youth Savings Accounts are available for all members under the age of 18, and our Youth Checking Accounts are available to minors between the ages of 16 and 18. Some of the benefits of having a Youth Savings or Checking Account at U S FCU are:



- ★ The opportunity to save and manage funds while learning the basics of finance
- ★ Learn the value of investing and how to set financial goals
- ★ Build a better understanding of the responsibility associated with saving and using a checking account
- ★ Free Debit Card and Free Checks available when a U S FCU Youth Checking Account is opened

For more information on the U S FCU Youth Accounts, please visit usfederalcu.org to learn more!

An adult over the age of 18 is required to be a joint member on Youth Savings Account and Youth Checking Account. \$5 is required to open Youth Savings Account and account must have \$50 balance by the end of each month to avoid fee. Youth Savings Account is required to open a Youth Checking Account. All U S FCU Youth Accounts can be opened by joint account holder without minor being present. In order for minor to have full access to an account, U S FCU requires a letter from the joint member stating that the minor has full access to their account.

Please visit usfederalcu.org/accounts/savings-accounts/youth-accounts for full details.

Our Lobbies Have Reopened!

All U S Federal Credit Union branches have reopened their lobbies with social distancing in place! Although our lobbies are now open and we are excited to see our members again, members are still encouraged to use our drive-ups and mobile banking when available.

Important Dates

APRIL 2, 2021 - Good Friday (Gary Branch Closed)

MAY 17, 2021 - New Tax Filing Deadline

MAY 31, 2021 - Memorial Day (All Branches Closed)

CD, IRA CDs, & Money Market

It's never too late to start saving and what better way to save than with a CD or IRA CD at U S Federal Credit Union! To open one of these accounts, all you have to do is call or visit your favorite branch to get started and you will be taking advantage of our competitive rates in no time! For the latest CD, IRA CDs, and Money Market rates please visit www.usfederalcu.org or call **219-769-1700**.

We Want to Hear from our Members!

If you have had a great experience with U S Federal Credit Union, please visit the Google page for your favorite branch, leave us a review and let us know how we did! Your good reviews help spread the word about how great U S Federal Credit Union is! You can scan the code above with your smartphone camera, or visit our page directly at <https://g.page/usfederalcu?we> to leave us a review. Thank you!



Spring Auto Loan Savings at U S Federal Credit Union!

If you are in the market for a new or used vehicle, you can count on U S Federal Credit Union for your next vehicle loan! With our current **1.99% APR* for up to 60 months** special, now is the time to buy or refinance a vehicle with U S FCU! We are proud to offer great service, low rates, and 100% financing for our members. U S Federal Credit Union also offers Debt Protection, Guaranteed Asset Protection Insurance, and Mechanical Repair Coverage with each loan.

Get Pre-approved & Apply Online!

Apply now to know how much you can afford before you visit a dealer.

Visit www.usfederalcu.org or call **219-769-1700** to speak with a loan officer today! Applying is made easy at U S Federal Credit Union – most applicants only need to present their most recent paystub!

*APR = Annual Percentage Rate. Rates subject to change and credit score.



U S FCU Security Center Update: New ZELLE® Fraud Scam

At U S Federal Credit Union, our member's safety and security is one of our highest priorities. When scams have a potential to affect our members, we want to make sure everyone is aware of it to help protect themselves from falling victim.

Fraudsters are targeting members of all financial institutions that offer *Zelle*® by tricking the member into believing they are a rep from the credit union, and asking them for a code that was sent to them via text or email to "authenticate themselves." In reality, this code is the MFA code needed to access the member's online banking and send out money via *Zelle*. We want to remind our

members that U S FCU will never ask for personal information such as account numbers, usernames, passwords, or any passcodes that were sent via phone, email, or text. If you are ever in doubt, please hang up and call us directly at **219-769-1700**. For more information on this scam and how to protect yourself, please visit: usfederalcu.org/services/convenience-services/security-center

Refer a Family Member or Friend for ANY Loan – Receive \$100!

Do you know someone that is looking to purchase a new vehicle this year? Is your neighbor looking to do some home repairs? Invite them to check out U S #1364 Federal Credit Union and it can pay off for you – literally! Members can qualify to receive \$100 if they refer a family member or friend who is not a member of U S Federal Credit Union for any type of loan!*

*Loan must be for \$10,000 or more.



MERRILLVILLE BRANCH

8400 Broadway
Merrillville, IN 46410
219-769-1700 | 800-769-3620

M-F: 9:00am - 6:00pm
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 | 800-762-4018

M-F: 9:00am - 6:00pm
SAT: 9:00am - 1:00pm

Drive Up Hours
M-F: 8:00am - 6:00pm
SAT: 8:00am - 1:00pm

VALPARAISO BRANCH

334 W. US Hwy 30
Valparaiso, IN 46385
219-548-4600 | 866-320-4600

M-F: 9:00am - 6:00pm
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

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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