

Great New and Used Auto Loan Rates

With rates **as low as 2.20% APR***, now is the time to buy or refinance with U S #1364 Federal Credit Union! Whether it's new or pre-owned let us see what we can do for you! U S #1364 Federal Credit Union offers great service, low rates, and 100% financing. U S #1364 Federal Credit Union offers members Debt Protection, Guaranteed Asset Protection Insurance, and Mechanical Repair Coverage.

Get Pre-approved

Apply now to know how much you can afford before you shop.

*APR=Annual Percentage Rate. New money only. Existing U S #1364 Federal Credit Union auto loans do not qualify for the interest rates above. Some restrictions apply.



Have a Vehicle or Motorcycle Financed at Another Institution?

Bring your loan over and do all your banking with U S #1364 Federal Credit Union! Ask about refinancing and see if we can lower your rate and lower your payment. Don't want to worry about forgetting a payment? U S #1364 Federal Credit Union can have your payments automatically taken out each month.

Like us on Facebook

Make sure to connect with U S #1364 Federal Credit Union on Facebook to stay up-to-date on promos, special hours, closings, and giveaways! Search 'U S Federal Credit Union - #1364' to find the official page.

Thank You for a Fantastic 2018!

U S #1364 Federal Credit Union would like to thank our members for choosing us as your financial institution! 2018 was a great year for U S #1364 Federal Credit Union and we are very excited for 2019. We greatly appreciate your business and we look forward to helping you reach financial success in the new year!

2019 Annual Meeting Reminder

The U S #1364 Federal Credit Union Annual Meeting will be held at **St. Elijah Serbian-American Hall**, 8700 Taft Street, Merrillville, Indiana on **February 12th, 2019**. Doors will open at 6 PM with the meeting starting at 6:30 PM.

Use Your Phone to Make Your Next Purchase!



Visit U S #1364 Federal Credit Union's Newest Branch!

Have you stopped by to check out U S #1364 Federal Credit Union's new branch inside the Valparaiso Meijer? This is a full-service branch with a loan officer on-duty every day to help with all of your financial needs and questions, all while being conveniently located within Meijer!

405 Porters Vale Boulevard, Valparaiso, IN
Monday-Friday: 10 AM-7 PM and Saturday: 10 AM-2 PM

REFER A FRIEND – RECEIVE \$25 CASH

Refer a friend to join or get a loan with U S #1364 Federal Credit Union and receive **\$25!** Anyone who lives, works, worships, or attends school in Lake or Porter County can join U S FCU.

Holiday Closings

New Year's Day Tuesday, January 1st
Martin Luther King Jr. Day Monday, January 21st

CD & IRA CDs

Rates effective 12/27/2018

Terms	CD APY*	IRA APY*
6 months	1.81%	1.81%
9 months	2.02%	N/A
1 year	2.27%	2.27%
18 months	2.43%	N/A
2 years	2.68%	2.68%
3 years	2.84%	2.84%
4 years	3.14%	3.14%
5 years	3.40%	3.40%

*Annual Percentage Yield. Minimum

\$10,000. Rates subject to change.

APY applies when CD dividends are compounded.

Money Market

Rates effective 12/20/2018

Balance	MM APY*
\$0 - \$499.99	0.25%
\$500.00 - \$2,499.99	0.45%
\$2,500.00 - \$9,999.99	0.65%
\$10,000.00 - \$24,999.99	1.00%
\$25,000.00 - \$74,999.99	1.10%
\$75,000.00 & up	1.20%

*Annual Percentage Yield.

Rates subject to change.

Looking to Purchase a Home?

Thinking About Refinancing?

Whether you are purchasing your very first home or refinancing one you've had for 10 years, let U S #1364 Federal Credit Union help you! U S #1364 Federal Credit Union has some of the **LOWEST** rates in Northwest Indiana. With a more technologically advanced way to finance your home, the mortgage process moves much quicker. U S #1364 Federal Credit Union is here to help you get a mortgage that fits your budget and your long-term plans.



Want an extra \$150 in Your Pocket?

Visit your favorite U S #1364 Federal Credit Union branch to sign up for **Direct Deposit** and **E-Statements** and you can earn \$150!

COMING SOON!

Instant mobile person-to-person payment powered by



Spring Fix Up Time is Right Around the Corner!

Thinking about renovating your kitchen? Want to consolidate some of that old credit card debt? Maybe you are considering going back to school? Well with a U S #1364 Federal Credit Union **Home Equity Loan**, you can borrow from the equity in your home for all kinds of things! The combination of tax deductibility*, favorable rates, low closing costs, and no annual fees make a home equity loan or line of credit a smart choice.

- Borrow up to 80% of your home's equity
- Low closing costs
- No annual fee
- Easy access to funds with checks or call-to-transfer
- Potential for tax-deductible interest*
- No prepayment penalties

*Contact your tax accountant with regards to deductible interest on your home equity



Download the U S #1364 Federal Credit Union Banking App

- ★ Check your balance
- ★ Earn Debit Rewards
- ★ Pay Bills
- ★ eStatements
- ★ Make transfers
- ★ Deposit checks
- ★ Apply for loans
- ★ View your account history

U S #1364 Federal Credit Union Wants to Hear From YOU!

U S #1364 Federal Credit Union is always trying to improve to better suit our members. If you have any suggestions for new services or anything else, [email marketing@usfederalcu.org](mailto:email_marketing@usfederalcu.org) with your idea.

Have you had a good experience banking with U S #1364 Federal Credit Union? Leave us a review! Head over to Google or Facebook and let us know how we are doing.

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 - 5:00pm
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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