

2024 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
Thursday, April 11, 2024

Doors will open at 6:00pm with the meeting starting at 6:30pm.

Upcoming Community Events

At U S Federal Credit Union, we genuinely care about our community! We are actively working on being involved in our community and participating in more community events. Below are a few upcoming events we currently have planned, but **for a full list of events as we schedule them, visit our website at: www.usfederalcu.org.**

Thursday, April 18: Join us at Woodland Park from 4:00-6:30pm for the Portage Community and Business Night.

Tuesday, May 21: Join us at the Dean and Barbara White Community Center from 1:00-4:00pm for the Crossroads Chamber Business Expo.

Friday, May 31: We are proudly sponsoring a blood drive with the American Red Cross at our Merrillville location. To schedule your blood donation appointment, please call us at **219-769-1700** or email us at marketing@usfederalcu.org.

Send us an email and let us know!

Do you have a charitable event you would like to suggest for us to be involved in? Send us an email at: marketing@usfederalcu.org with the event details and we'll look into it!

Get Pre-approved & Apply Online!

Is it time for a new vehicle? Apply now to know how much you can afford before visiting a dealer. Most applicants only need to present their most recent pay stub and pre-approvals are good for 30 days to give you plenty of time to shop around for the perfect vehicle! Visit www.usfederalcu.org or call us at **219-769-1700**.

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!*** What are you waiting for? Visit us and open a Youth Savings Account today!

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

Individual Retirement Accounts

Does retirement seem like a day that will never come?

No matter how far away it is, be prepared with an IRA from U S Federal Credit Union. Let our IRA experts help you choose the right one for your retirement plans. For more information on IRAs including rates and the different types U S Federal Credit Union offers, visit our website at www.usfederalcu.org/accounts/savings-accounts/individual-retirement-account.

Member Referral

Know someone looking for a new financial institution?

- 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.

Upcoming Holiday Closings

Friday March 29th – GOOD FRIDAY Gary office **CLOSED**;
all other offices **OPEN**

May 27th – MEMORIAL DAY **CLOSED**

July 4th – INDEPENDENCE DAY **CLOSED**

Security Center | *Be proactive and help prevent fraud!*

Phishing and scams are at the highest levels they have ever been and it is important to safeguard your information from fraudulent activity. Understanding how scammers target you to obtain your account and personal information as well as knowing some safeguards you can put in place can help you protect your information.

Impersonation phone calls

Fraudsters may contact you claiming they are from U S Federal Credit Union and they may even appear to be calling from our main number all while trying to do the following:

- **Request your online banking username/password to gain access to your account**
- **Asking for your debit card number “for verification purposes”**
- **Asking for a code that has been sent to your phone or email “for verification purposes”**

We will **never** call and ask for your debit card number, online banking information, or any type of verification code. If you ever get a call from anyone claiming to be from U S Federal Credit Union asking for any type of account or personal information “for verification” just hang up and call us directly at **219-769-1700**.



Suspicious behavior

Fraudsters usually portray a sense of urgency by saying things like “You need to take immediate action on your account” or “There was an unauthorized charge on your account and we need to verify you to protect your account.” They often use aggressive language to catch you off guard and get you to act before you are ready.

Remember, if you are ever in a situation where you feel pressured, slow down and take a minute to think, and when in doubt just hang up and call us directly at **219-769-1700**.

Stay up-to-date on the latest scams

There are many outlets you can use to stay in the know of the latest scams. One outlet we frequently use to stay up-to-date is **consumer.ftc.gov/scams**. The FTC maintains a large and up-to-date database of the current scams going around as well as the ability to sign up for scam alerts. Using the FTC is a great way to stay in the know of the latest scams and to help you protect yourself from falling victim.

Sign up for account alerts

We offer many ways for our members to stay in the know on what's going on in their account. **You can sign up for text alerts by logging into online banking and going to Additional Services > Alerts and Notifications.** Here you can set up many different account alerts such as, large withdrawal alerts, deposit alerts, as well as daily or weekly balance updates. **You can also sign up for debit card alerts by logging into online banking and going to Debit Card Control.** Here you can turn your debit card on or off, restrict your debit card to only be allowed to do certain purchases, as well as sign up for instant alerts any time your debit card is used.

Something seem suspicious to you?

If you get an unsolicited or suspicious phone call from someone claiming to be from U S Federal Credit Union and something just does not seem right, hang up and call us directly at **219-769-1700**. Remember, just because someone appears to be calling from one of our phone numbers does not mean they are.

MERRILLVILLE BRANCH

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

M-F: 9:00am - 5:00pm
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 - 5:00pm
SAT: 9:00am - 1:00pm

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

www.usfederalcu.org

VALPARAISO BRANCH

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

M-F: 9:00am - 5:00pm
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



Federally Insured by NCUA



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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