



Upcoming Community Events

At U S Federal Credit Union, we genuinely care about our community! We are actively working on being involved 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.**

Saturday, July 20th: Join us at Pinnacle Hospital in Crown Point from 11am-2pm for their annual health fair.

Wednesday, July 31st: Join us at our Merrillville branch from 11am-2pm for a hot dog fundraiser for the Foodbank of Northwest Indiana. All money raised will go directly to the foodbank to help fight hunger.

Sunday, September 15th: We are happy to be a sponsor at the Northwest Indiana walks for the Alzheimer's Association, and we will be walking at Wicker Memorial Park in Highland. If you would like to donate or join our team, please contact us and let us know! All offices will be selling Point of Purchase flowers starting at \$1 to help fund raise as well as having donation boxes.

2024 Shred Days

- **Merrillville Branch - Saturday, July 27th**
from 9am-1pm or until the truck is full
- **Portage Branch - Saturday, August 3rd**
from 9am-1pm or until the truck is full

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!

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

Auto Loan Savings!

Is it time for a new vehicle or motorcycle this summer? Do you have a vehicle or motorcycle financed at another institution? Maybe you're not sure if you can afford the vehicle, you've had your eye on? Applying is easy! Most applicants only need to present their most recent paystub! Get started today by visiting www.usfederalcu.org or call us at **219-769-1700** and ask to speak with a loan officer!

2024 Annual Meeting

The 2024 Annual Meeting was held on April 11th. U S Federal Credit Union would like to congratulate John VanWormer and Scott Rosenbalm on being re-elected as members of our board of directors! We are looking forward to their continued guidance on the best way to serve our members.

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 through 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.

Home Equities

Want to make your dream a reality?

Call one of our experienced loan officers today and see how we can get you a home equity line of credit.

Our home equities are always .25% APR* below the prime rate, have no annual fees, and have no closing costs.

*Annual Percentage Yield.
Rates subject to change.



Upcoming Holiday Closings

Thursday, July 4th – INDEPENDENCE DAY CLOSED

Monday, September 2nd – LABOR 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.

Spam Texts and Emails

We all get them...they are sneaky ways to try and get you to give up your information. Scammers want you to click on a link and start inputting your information so "they can help you". If you want to limit the amount of spam you're receiving, here are a few ways to help.

- **Unsubscribe from unwanted emails.** The less emails you receive the less likely you will click on a scammers link.
- **Report scam texts.** You can "report junk" on any unwanted messages or forward those messages to 7726 (SPAM).
- **Always remember** before putting in your personal information, take a second and think why would they need this information? **Never give out your online banking information or social security number.**

Fake Check Scams

Getting a check in the mail can seem like a great thing, but is the check actually legit? Here are a few things to consider before bringing in the check to your financial institution.

- **Were you expecting the check?** If not and you have no idea the company or person it came from, look them up online and see what other people have said. If you weren't expecting it, most likely it is fraudulent.
- **Do they tell you to buy gift cards after depositing the check?** That is a scam and can end up with you owing the credit union when the check come back as fraud.

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?

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.**

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.

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.

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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