



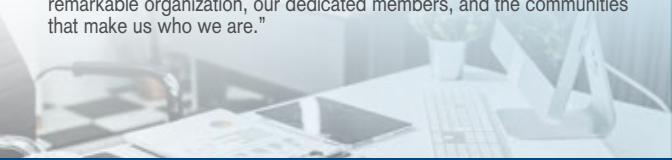
U S Federal Credit Union Announces New President/Chief Executive Officer

After a nationwide search, U S Federal Credit Union announces the selection of Nicole Smith, as the Credit Union's incoming President/CEO. Smith will follow Michelle Wilson, who has served as President/CEO of U S Federal Credit Union for over 36 years and retires in January of 2025.

Smith has more than 20 years of experience in financial services, most recently serving as the Executive Vice President for Pasadena Federal Credit Union, which has \$365 million in assets. Prior to her role at Pasadena FCU, Smith was Senior Vice President at First Bank, where she led business banking strategy and operations. Smith holds an Executive MBA from Pepperdine University and has previously served on several Boards in her community, including the Boys and Girls Club West Valley. She also brings a deep breadth of experience across banking disciplines, including lending, financial management, and driving efficiency and growth.

When asked about the upcoming executive transition, Board Chair Robert Sarich, said, "While we are sad to see Michelle leave our organization and greatly appreciate all she has done for the Credit Union, we believe the future is bright with Nicole at the helm, and we are excited to see what the future holds for U S Federal Credit Union and our members."

Nicole expressed her gratitude and excitement to have been selected for the role, "I am deeply honored to step into the role of President and CEO of U S Federal Credit Union. It is a privilege to serve this remarkable organization, our dedicated members, and the communities that make us who we are."



Ready for a new car in the new year?

Let us help finance your new purchase! Our auto loans start at **4.99% APR up to 60 months!** We offer flexible terms up to 84 months, no payments up to 90 days, and no application fees. Get started today by visiting a branch, visiting www.usfederalcu.org, or calling us at **219-769-1700** and asking to speak with a loan officer!

Thank You for Another Great Year!

We would like to thank all of our valued members for choosing U S Federal Credit Union as your financial institution! We would also like to thank all of our members for all of the generous support and donations we received for the various organizations we were able to support in 2024. Working together, we were able to help support the Porter County Animal Shelter, Red Cross, Alzheimer's Association, Salvation Army, Toys for Tots, and the Foodbank of Northwest Indiana. **Thank you again for another great year and we look forward to continuing to serve our members and community the best we can in 2025!**

Member Referral

Know someone looking for a new financial institution?

Refer them to U S! 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.**

IRAs

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.



Upcoming Holiday Closings

January 1st **NEW YEAR'S DAY**

Happy New Year 2025!

January 20th **MARTIN LUTHER KING JR. DAY**

2025 Annual Meeting

The U S Federal Credit Union Annual Meeting will be held at St. Elijah Serbian American Hall, 8700 Taft Street, Merrillville, Indiana on April 10, 2025. Doors will open at 6:00pm with the meeting starting at 6:30pm.

There are four positions up for election for U S Federal Credit Union's Board of Directors. The nominating committee has nominated Robert Sarich, Louis Garcia, Ray Uribe, and Mary Cahillane.

Any member interested in running may also be nominated by petition. Petition forms will be available at any branch office



on January 10, 2025 and must be returned no later than February 10, 2025. The election will 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 128, 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.

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



PHONE SCAMS! We have all heard of them, but did you know that scammers are now using AI as a tool to further deceive people! Yes, scammers are using Artificial Intelligence (AI) to impersonate trusted entities, such as banks! The cybersecurity community is calling this "voice cloning." Scammers are using AI-generated voice software which makes it harder for individuals to distinguish between legitimate calls and fraudulent ones.

To prevent falling victim to these types of scams follow these steps:

- **Always verify the caller's identity** by questioning them or by simply hanging up and contacting the organization or person directly using verified contact information.
- **Be cautious when answering unsolicited calls.** If you receive an unexpected call, especially one asking for personal or financial information, tell the caller that you feel uncomfortable sharing this information and prefer an in-person or more secure way of communicating your information.

- **Use Call-Blocking Apps!** Install a call-blocking or spam-filtering app that can help screen potential scam calls. Check and see if your phone carrier offers one. A great tool to look at is the FCC's Consumer Guide on Call Blocking Tools and Resources, which offers information about various call blocking and labeling tools. Visit <https://www.fcc.gov/call-blocking>.
- Do your due diligence and **keep up-to-date on the latest scam tactics.** Spend a few minutes a week and research information on the latest scams and method criminals are using.
- Lastly, **if you believe you've been scammed** — or even if you just received a suspicious phone call — **report it to the appropriate authorities**, such as the Federal Trade Commission (FTC) or your State Attorney General's Office. To report a scam, visit the FTC's website at [ReportFraud.ftc.gov](https://www.ftc.gov).

By staying vigilant and sharing your experiences, you can help protect others from falling victim to similar scams. Spread the word among your family and friends so they can safeguard themselves from becoming the next target.

Remember, 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**.

MERRILLVILLE BRANCH

8400 Broadway
Merrillville, IN 46410
219-769-1700

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 46388
219-762-1800

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

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