

## *Discover your perfect home this fall!*

Did you know that we do Mortgage Loans?

Whether you're a first time buyer, looking to upgrade or need a bigger backyard for your pup, we can help. Make the most of this season and find the perfect place to call home.

Applying online is easy and stress-free at

[use.mymortgage-online.com](https://use.mymortgage-online.com)



## ***USE E-Statements are Convenient and Secure***

E-Statements through online banking are usually received the first few days of each month, and allow you to access your statements virtually from anywhere through online banking.

No more waiting on the mail for your account statement!







Our comprehensive technology upgrade is now complete!

Thank you for your patience during this transition.

We are excited to implement our new and improved technology that will make managing your financial needs quicker and easier.

## Star Teller

713-595-3400 Option 1

OR

1-800-444-0197

The Star Teller Options have changed slightly, but the functionality is the same as always.

## USE Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and procedures with respect to your personal information at [www.USECreditUnion.com/privacy-policy/](http://www.USECreditUnion.com/privacy-policy/) or we will mail you a free copy, upon request, if you call us at 713-595-3400.



Make all of your holiday shopping easy and secure with a low rate USE Credit Card. And No Annual Fee! See all the benefits and Apply today online at [www.USECreditUnion.com/credit-card/](http://www.USECreditUnion.com/credit-card/)

**Fall into your perfect Ride this fall!**  
**Call us or apply on our website before you shop for your new vehicle to get pre-approved for a better deal.**



## October is Cybersecurity Awareness Month

Since 2004, the President of the United States and Congress have declared the month of October to be Cybersecurity Awareness Month, a dedicated month to raise awareness about the importance of cybersecurity.

2024 marks the 21st Cybersecurity Awareness Month and CISA is launching a new awareness program that will encourage 4 simple steps everyone can take to stay safe online:

1. **Recognize and Report Phishing:** Be cautious of unsolicited messages asking for personal information. Avoid sharing sensitive information or credentials with unknown sources. Report phishing attempts and delete the message.
2. **Use Strong Passwords:** Strong passwords are long, random, unique and include all four-character types (uppercase, lowercase, numbers and symbols).
3. **Turn on MFA:** You need more than a password to protect your online accounts and enabling MFA makes you significantly less likely to get hacked. Enable MFA on all your online accounts that offer it, especially email, social media, and financial accounts.
4. **Update software:** Ensuring your software is up to date is the best way to make sure you have the latest security patches and updates on your devices. Regularly check manually for updates if automatic updates are not available and keep operating systems, antivirus software, web browsers, and applications up to date.

For more information visit <https://www.cisa.gov/cybersecurity-awareness-month>

### Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at:

USE Credit Union  
24909 Kuykendahl Rd.  
Tomball, Texas 77375  
713-595-3400 or [Info@USECreditUnion.com](mailto:Info@USECreditUnion.com)

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699. Telephone number: (512) 837-9236, Fax: (512) 832-0278

Email: [complaints@tud.texas.gov](mailto:complaints@tud.texas.gov) Website: [www.cud.texas.gov](http://www.cud.texas.gov)





**USE CREDIT UNION**  
**Fall/Winter 2024 Newsletter**

## **Our Nominating Committee is Accepting Applications!**

The USE Credit Union Nominating Committee is conducting its search for individuals who are interested in being considered as a nominee for the USE Credit Union Board of Directors. The Nominating Committee is appointed by the credit union's Board of Directors and has the responsibility of preparing a slate of nominees to be announced at the 2025 Annual Meeting. If you are interested in being considered as a nominee, please send a resume regarding your interest and background no later than Monday, December 16th, 2024, to: USE Credit Union 24909 Kuykendahl Rd., Tomball, Texas 77375. Attn: Board Applications



24909 Kuykendahl Rd • Tomball, TX 77375 • 713-595-3400  
[www.usecuweb.com](http://www.usecuweb.com)