

# USE Today

**BIGGEST**  
*end of*  
**Year**  
**NEW AUTO LOAN**  
**DEALS**



You're in the market for a new car or truck, but when is the best time to make that big purchase? Timing is important because buying a new car or truck at the right time can save you hundreds or thousands of dollars. Dealers generally do their best wheeling and dealing at the end of the calendar year. They usually offer big year-end incentives so they can move unsold inventory off their lots before the end of the calendar year.

Combine dealer savings with affordable financing from USE Credit Union and you've got a winning combination!

Rates as low as   
**2.50%**  
 APR<sup>1</sup>

**No payments for 85 days<sup>2</sup>**

Every closed loan is automatically entered into our weekly \$85 cash drawing<sup>3</sup>!

**Apply today at**  
[www.USECreditUnion.com](http://www.USECreditUnion.com)

<sup>1</sup>APR is Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates are accurate as of October 1, 2018. A fixed rate used auto loan for \$25,000 based on a 2.50% APR paid over 36 months would have 36 monthly payments of \$721.56 per month. Other rates and terms are available. <sup>2</sup>No payments for up to 85 days available to qualified members. <sup>3</sup>You must qualify and fund an auto loan at USE Credit Union to be automatically entered into our weekly \$85 cash drawing. No purchase necessary to enter and win. Eligible persons may enter the drawing by submitting a handwritten form without purchase or obligation. Mail a 3x5 card with your name, address and contact information to USE Credit Union, Attn: Marketing, 24909 Kuykendahl, Tomball, TX 77375. Entries must be received by 5 p.m. the Friday prior to the weekly drawing. Winners are selected in a random drawing during the following week. Officials and employees of the credit union and their family members are not eligible to participate in the drawing. Must be 18 years old to enter the drawing. Offer expires December 31, 2018.





**Borrow up to \$2,500**

**Rates start as low as**

**7.9% APR<sup>1</sup>**

**Terms up to 12 months**

*It just takes your signature to  
stuff all the stockings!*

## *Just Your Signature*

The holidays can be an expensive time of year. Between stuffing stockings, gift buying, traveling and holiday entertaining, it adds up quickly. If you're worried about coming up short over the holidays, a holiday personal loan is an easy and affordable option.

*Apply Today*

[www.USECreditUnion.com](http://www.USECreditUnion.com)

<sup>1</sup>APR is Annual Percentage Rate. Rates and terms based on credit qualifications. Loan rates and terms are accurate as of 10/1/2018 and are subject to change without notice. A fixed rate loan for \$2,500 based on a 7.9% APR paid over 12 months would have 12 monthly payments of \$217.36. Offer good October 1, 2018 - January 31, 2019.

## *Give Yourself a Holiday Bonus*



At USECU, you have the opportunity to skip your December or January monthly loan payment(s)\* giving you a holiday bonus to celebrate the season. Simply fill out the online Skip-A-Pay form at [www.USECreditUnion.com](http://www.USECreditUnion.com) or contact us for full details!

We'll take care of the financial details so you can enjoy the holidays.

\*\$25 fee per loan. Subject to approval. If you want to skip your December payment, you must submit your Skip-A-Pay form 10 days prior to your due date and by November 30, 2018. If you want to skip your January payment, you must submit the form 10 days prior to your due date and by December 28, 2018. Eligible loans must have 6 consecutive payments posted to the account and must be in good standing. Not available for mortgage, home equity, single payment, line of credit, member assurance, and credit cards. If loan payments are automatically deducted, your regular payment amount will be deposited into your share account. Interest will accrue on all affected loans and may cause the maturity date on each to be extended. Skip payments are not covered by GAP insurance. This offer is not available for loans that are in default. Expires December 31, 2018.

# Choose Your Reward

At USECU, we offer four different checking accounts to meet your individual needs. Each one offers a reward of your choice so you decide what works for you!

- Free Checking**  
No monthly service fee with eBundle<sup>1</sup>
- Prime Checking**  
Interest bearing<sup>2</sup>
- Thrifty Checking**  
No minimum balance required<sup>4</sup>
- Second Chance Checking**  
A+  
Re-establish credit<sup>3</sup>

## All accounts feature:

- Unlimited check writing
- Debit MasterCard®
- Free Online Access
- Free Mobile App
- Free Notary Service
- Bill Pay Services<sup>6</sup>
- **New checking accounts entered into a monthly drawing for \$85<sup>5</sup>.**

Get a Checking Account with great rewards regardless of which checking you choose!

<sup>1</sup>Free Checking takes \$25 to open but there is no minimum balance requirement and no monthly service charge when you sign up for eBundle. <sup>2</sup>Prime Checking takes \$100 to open and \$750 minimum balance to avoid an \$8.50 monthly service fee. Dividends are compounded and paid monthly. <sup>3</sup>Second Chance Checking takes \$25 to open. There is a \$9.95 per month service charge with a \$3.00 rebate or reduction for those with direct deposit. <sup>4</sup>Thrifty Checking takes \$25 to open and there is a \$5 monthly service fee. <sup>5</sup>You must open a new checking account at USE Credit Union to be automatically entered into our monthly drawing for \$85 cash. No purchase necessary to enter and win. Eligible persons may enter the drawing by submitting a handwritten form without purchase or obligation. Mail a 3x5 card with your name, address and contact information to USE Credit Union, Attn: Marketing, 24909 Kuykendahl, Tomball, TX 77375. Entries must be received by 5 p.m. October 31, 2018, November 30, 2018, and December 31, 2018. Winners are selected in a random drawing during the following month – November 2018, October 2018 and January 2019. Officials and employees of the credit union and their family members are not eligible to participate in the drawing. Must be 18 years old to enter the drawing. <sup>6</sup>Bill Pay service fee is \$5.95 per month.

## Nominating Committee Accepting Applications



The USE Credit Union Nominating Committee is conducting its search for individuals who are interested in being considered as a nominee on 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 2019 Annual Meeting. If you are interested in being considered as a nominee, please send a resume regarding your interest and background no later than December 14, 2018, to:

**USE Credit Union**  
ATTN: Board Applications  
24909 Kuykendahl • Tomball, TX 77375

## USECU 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-notice.html](http://www.usecreditunion.com/privacy-notice.html) or we will mail you a free copy, upon request, if you call us at 713.595.3400.

## Popular Scams Protect Yourself



With so many scammers figuring out ways to steal our money and information, we think it's important that you stay informed and vigilant. Here are a few popular scams in 2018.

- 1. Shimmer / Skimmer Scam** - A shimmer is an update on skimming except thieves are using "shimmers" to target chip-based credit and debit cards. A shimmer is a very thin piece of paper that can read your card number and access the EMV chip information. A thief will put a shimmer on an ATM or gas pump and let it collect information, allowing them to then create a non-chip version or magnetic strip credit card.
- 2. Secretary of State Scam** - This scam starts when you receive an email claiming to be from former Secretary of State Rex Tillerson, who says you're owed a payment he knows about because of an investigation by the FBI and CIA. The Federal Trade Commission (FTC) says this is fake, warning Americans to not fall for this.
- 3. "Can You Hear Me" and "Yes" Calls Scam** - This scam happens when you answer the phone and the person on the other line asks: "Can you hear me?" and you respond, "Yes." Your voice is being recorded to obtain a voice signature for scammers to authorize fraudulent charges over the phone. You can visit [www.donotcall.gov](http://www.donotcall.gov) to block any unwanted calls.
- 4. Vacation Rental Scam** - This scam involves users of the popular Airbnb site that lets travelers rent an apartment or house. The scam starts with an impostor home or apartment owner directing the renter to a fraudulent website to finalize payment for the rental. The fake sites result in lost money and no place to stay because the rental property is usually not even available. In fact, the real owners are most likely unaware that their property is being spoofed by scammers.
- 5. Crypto-Jacking Scam** - Scammers use your computer as their virtual ATM. In a crypto-jacking scam, you don't need to install anything because scammers will use malicious code embedded in a website, email, or an ad to infect your device. Then they help themselves to your device's processor without you knowing. While the scammer cashes out, your device may slow down, burn through battery power, or crash.

## How to Protect Yourself from Scams

1. Know who you're dealing with.
2. Guard your personal information.
3. Stay safe online.
4. Be cautious about unsolicited emails.
5. Resist pressure to make a quick decision.
6. Check your credit reports regularly.



PRESORT STD  
US POSTAGE  
**PAID**  
HOUSTON TX  
PERMIT NO. 1769

NORTH HOUSTON  
24909 Kuykendahl  
Tomball, TX 77375

SOUTHWEST HOUSTON  
9700 Richmond, Suite 150  
Houston, TX 77042

713.595.3400 • 800.444.0197 • www.usecreditunion.com



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# USE Today

## Find Your Platinum Lining in Credit Unions

International Credit Union Day is the day we reflect upon the credit union movement's history, promote achievements, recognize the hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

On October 18, 2018, join the global credit union community as we celebrate the 70<sup>th</sup> anniversary of ICU Day®! Stop by a branch for refreshments and a giveaway!

As we join in this unique and exciting celebration, remember that you are joined by 235 million members in 109 countries who also recognize and celebrate the credit union difference!



## USECU Holidays

- Oct. 8<sup>th</sup> **Columbus Day**
- Nov. 12<sup>th</sup> **Veterans Day**
- Nov. 22<sup>nd</sup> **Thanksgiving Day**
- Dec. 24<sup>th</sup> **Christmas Eve**  
(close @ 12:00pm)
- Dec. 25<sup>th</sup> **Christmas Day**
- Dec. 31<sup>st</sup> **New Year's Eve**  
(close @ 12:00pm)
- Jan. 1, 2019 **New Year's Day**

Access your account via online banking or our mobile app 24/7/365.