

# USE Today

The car you want is within reach with our low rates.



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>

**Loan Terms up to 84 months**

**Up to 90 days no payments**

**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 November 1, 2019. A fixed rate 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.



**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 11/1/2019 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 November 1, 2019 - January 31, 2020.

**Skip your way to a Happy Holiday with Holiday Skip-A-Pay\*!**



**Skip your December  
or January loan payment.**

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, 2019. If you want to skip your January payment, you must submit the form 10 days prior to your due date and by December 31, 2019. Eligible loans must have 6 consecutive payments 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, 2019.

# 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!



## All accounts feature:

- Unlimited check writing
- Debit MasterCard®
- Free Online Access
- Free Mobile App
- Free Notary Service
- Bill Pay Services<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>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 31, 2019, 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 2019.

- 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.

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24909 Kuykendahl  
Tomball, TX 77375

SOUTHWEST HOUSTON  
9700 Richmond, Suite 150  
Houston, TX 77042

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Federally Insured by NCUA

# USE Today

## New Website coming soon!



## USECU Holidays

- Oct. 14<sup>th</sup> Columbus Day
- Nov. 11<sup>th</sup> Veterans Day
- Nov. 28<sup>th</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, 2020 New Year's Day

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