

Popular Scams: Protect Yourself this Holiday Season

Cyber criminals have skillfully figured out how to create emails that look like they're coming from legitimate sources, including banks, government agencies, and other services and businesses. More recently, criminals have begun using other popular channels of engagement. One such approach known as "smishing" entails the use of SMS text messaging. Unwitting victims are enticed to call an 800 number or click on a hyperlink, where they are directed to a scam site and asked to provide confidential information. Get savvy in recognizing these frauds since often they not only collect your personal and financial information but can also infect your device with malware and viruses.

- Know who you're dealing with.
- Guard your personal information.
- Stay safe online.
- Check your accounts frequently.
- Be cautious about unsolicited emails.
- Resist pressure to make a quick decision.
- Check your credit reports regularly.

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

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, Email: complaints@tud.texas.gov Fax: (512) 832-0278
Website: www.cud.texas.gov



Our Nominating Committee is Accepting Applications!



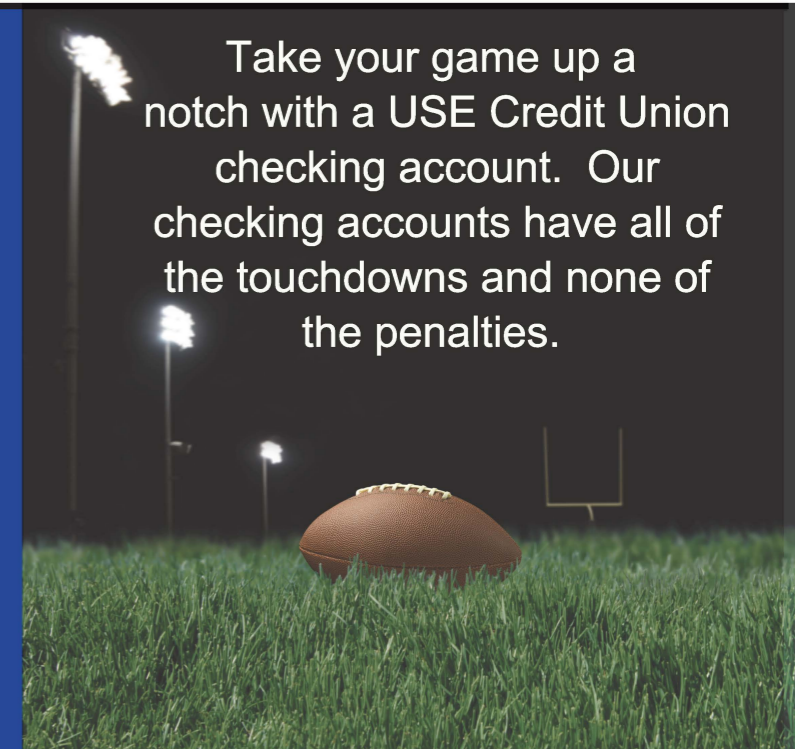
The USE Credit Union Nominating Committee is conducting it's search for individuals who are interested in being considered as a nominee for the USE Credit Union Board of Directors. The Nominating Committee is appointed by the credit union's Board of Directors and has the responsibility of preparing a slate of nominees to be announced at the 2024 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 15th, 2023, to:

USE Credit Union
Attn: Board Applications
24909 Kuykendahl Rd.
Tomball, Texas 77375

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 or we will mail you a free copy, upon request, if you call us at 713-595-3400.

Take your game up a notch with a USE Credit Union checking account. Our checking accounts have all of the touchdowns and none of the penalties.



Have you seen our CD rates lately?

Our Certificate of Deposit rates are great! Make your money work for you in a safe investment. Open a USE Credit Union Certificate of Deposit and watch your money grow!



*In the everchanging sea of banking,
we want you to know we're solid.*

- We've been around for 90 years. Long enough to know how to protect you and your money.
- As a Credit Union Member, you are an owner of our not-for-profit financial cooperative. Our first priority is your financial success, and we focus on financial security.
- Credit Unions return earnings to our members in the form of better rates, low fees and more free services.
- We are highly regulated by the National Credit Union Administration, as well as State Financial Regulators, who provide thorough oversight, examination and supervision of Credit Unions to ensure that we remain safe and sound for our members.
- Deposits are insured up to \$250,000 per individual depositor - the same as any federally insured financial institution.

USE E-Statements are Convenient *and* Secure

E-Statements through online banking are usually received the first day 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!



SAVING MONEY MATTERS!

We've all heard it before. "Save for a rainy day!" "Save for emergencies." "Save for your dream home." But for many consumers, saving feels impossible when you're living on modest wages, in debt, or don't know where to start. That said, saving is one of the most basic ways consumers can set themselves up for financial success. While it typically doesn't make you rich, it can help you be prepared for inevitable financial surprises that often cause significant financial setbacks.

Here are just a few reasons why you should be saving:

- **Emergencies and repairs** - Cars break down, roofs collapse, and sometimes we have to deal with the cost of medical emergencies.
- **Job loss** – Without consistent income, many consumers may find that they can't pay their bills or meet basic needs.
- **Reduction in work hours** – Sickness or injury can cause you not to work.
- **Apartment rentals** – Many landlords require you to have your first and last month of rent upfront, along with a security deposit which is often equal to one month's rent.
- **Buying a home** – Homebuying can be expensive, especially because of its upfront costs like the down payment (which can be up to 20 percent of the home price, though not always) and closing costs.
- **Education** – The average cost of college at a public institution in the U.S. is just over \$10,000 per year.¹
- **Retirement** – Experts say you will need between 80 to 90 percent of your annual pre-retirement income to retire.²

¹ <https://www.usnews.com/education/best-colleges/paying-for-college/articles/paying-for-college-infographic> and <https://nces.ed.gov/fastfacts/display.asp?id=76>

² <https://nces.ed.gov/fastfacts/display.asp?id=76> ² <https://www.merrilledge.com/article/how-much-do-you-really-need-to-save-for-retirement>

