

USE Today

SPRING 2016



rates start as low as **7.50% APR¹** with terms up to **60 months.**



Need it? Want it? Gotta have it? Introducing the "Whatever" Loan!

Whatever you need, want or gotta have can be yours with a "Whatever" loan from USECU! Now's a great time to take out a "Whatever" loan for whatever reason because rates start as low as **7.50% APR¹** with terms up to **60 months.**

-  Laptop or tablet
-  New furniture
-  New tires or auto repair
-  Vacation

Whatever you need, want or gotta have, USECU can help! **Apply today at www.USECreditUnion.com.**

¹APR is Annual Percentage Rate. Rates and terms based on credit qualifications and are subject to change without notice. Loan rates and terms are accurate as of 4/1/2016. A fixed-rate loan for \$10,000 based upon a 7.50% APR paid over 60 months would have 60 monthly payments of \$63.21. Existing USE Credit Union loans are not eligible for this offer. To be eligible for the "as low as" 7.50% APR, the new loan payment must be set up for automatic transfer / payment from an existing USECU checking account (.25% APR discount) and you must establish monthly direct deposit of \$100 or more (.25% APR discount). A FREE checking account can be opened for just \$25 and must remain open for the life of the loan. Must also have a regular savings / membership account established to be eligible. Account must be in good standing to receive discount. Offer expires 6/30/2016.



Thinking of using a big bank for your mortgage?

Think again!



With mortgage rates still at historic lows, it's a great time to purchase the home of your dreams or refinance the house you're in. But think again before heading to a big bank for your next mortgage! Head straight to USE Credit Union, where you'll find the right mortgage product combined with the personal service you've come to expect from USE.

We are committed to making your mortgage loan process easy and convenient by offering you the latest financial tools and resources that help you make sound financial decisions. We've partnered with Member Home Loan (NMLS #105693), to provide a team of experienced Mortgage Loan Officers, who are ready to work with you wherever and whenever it's convenient for you.

- Historically low rates
- Low closing costs
- Local underwriting
- Flexible terms

Our goal is to give you the highest level of service at competitive rates. The process is easy:

1. Get your documents and finances in order.
2. Apply online and get pre-approved to determine how much you can borrow.
3. Work with a Mortgage Loan Officer to find the best mortgage loan for you.
4. Close your loan, move in and celebrate!

Apply online in as little as 20 minutes at <https://usecuweb.mortgagewebcenter.com> or give us a call at 832.912.2151.



FREE Member SHRED DAY and eCycling

Saturday, April 23rd • 10 a.m.–1 p.m.
Richmond Branch - 9700 Richmond, Suite 150,
Houston, TX 77042

Bring your paper documents for FREE shredding, as well as, your old electronics¹ for e-cycling.

- Sensitive documents
- Cell phones
- Televisions
- Hard drives¹
- Computers & monitors
- Copiers

Shredding and e-cycling reduces solid waste and our carbon footprint, plus it makes our environment a better place to be!

¹No business shredding permitted – individual members only. Only electronic devices with a cord can be recycled. Hard drives are not recycled on site. Additional charges may be incurred for official certificates of destruction. Large appliances, devices with Freon (refrigerators, air conditioners) will not be accepted. Shred up to 5 banker boxes per person.

Wherever You are – We are!



We know you're busy so why not save a trip to the branch?

With USE Credit Union's mobile app, **Touchbanking**, you can manage your funds on the go, wherever you are. And now, with **mobile deposit**, you can deposit your checks with your mobile phone by snapping a picture of the front and back of the check. Your check deposit is submitted electronically and is typically applied to your account on the same business day*.

Download our FREE mobile app today- **Touchbanking!**

Enter app code: **USEMOBILE**

Save time - No lines - No holding on the phone.

Wherever you are – we are!

*For same day deposit, the cutoff time is 2:00 pm, Monday thru Friday (not including holidays). Endorse with your signature, account number, and "for mobile deposit only."



April is National Credit Union Youth Month



What is Credit Union Strong?

April is National Credit Union Youth Month and our month-long youth celebration is focused on the theme of Credit Union Strong.

Young people face a bewildering financial landscape in their immediate future—one where technology has made spending as easy as breathing and the cost of higher education continues to skyrocket. That's why we believe it's more important than ever to ensure our youth possess strong money management skills.

As a not-for-profit financial cooperative, our core values focus on member education and social responsibility. We care about our community and the people in it. We look forward to watching the next generation grow and make it even better.

By instilling the habit of saving at a young age, offering positive encouragement, and providing financial education, we can prepare our community's youngest members for brighter futures by helping them grow into financially capable adults. Credit union strong means having the money skills to embrace an awesome future, and leaving your community better than you found. That's why we take our mission of helping youth so seriously.

Of course, we realize the biggest influence on anyone's life is his or her parents. So if you want to start your kids on a path to financial strength, participating in Credit Union Youth Month is a good start.

3 Ways to WIN a FITBIT* Flex

Bring your financial fitness buffs into USE Credit Union during April and help them pump up their savings.

1. If your child doesn't have an account with USECU, bring them in to open one during April and they will receive a FREE piggy bank to help them boost their savings, as well as, earn an entry into our Fitbit Flex drawing*.
2. In addition, for each \$5 deposit they make into their account, during April, your child will receive one entry into a Fitbit Flex drawing*.
3. Finally, get social with us on Facebook, Instagram, and Twitter by sharing a photo of your youth making a deposit into their savings account or making a smart money decision, along with the hashtag **#USECUTexasStrong** and your child will receive an entry into our Fitbit Flex drawing*

**Lots of ways to enter,
win and start saving today!**

Credit Union
STRONG
NATIONAL CREDIT UNION YOUTH MONTH™

*Youth members ages 17 and under eligible. No purchase necessary to enter and win. Odds of winning depend on the number of entries received. Only members of USE Credit Union in good standing, ages 17 and under are eligible to participate in the Drawing. Membership is required before utilizing any Credit Union product or service by establishing a savings account with \$50. Officials and employees of the Credit Union and their family members are not eligible to participate in this Drawing. Contest runs April 1 – 30 and the drawing will be held on May 2, 2016, and the winner will be notified individually. No cash value - Fitbit Flex value up to \$100.



USECU Holidays

Memorial Day – Monday, May 30, 2016

Independence Day – Monday, July 4, 2016

Access your account using **NetBranch** online banking or our mobile app **24/7/365**.





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



Federally Insured by NCUA



USE Today



USE Credit Union

24909 Kuykendahl • Tomball, Texas 77375
9700 Richmond, Suite 150 • Houston, Texas 77042

Hours of Operation

Monday - Friday: 9:00 a.m. - 5:00 p.m.*
Saturdays: 9:00 a.m. - 1:00 p.m.

Drive-thru Hours (Kuykendahl Only):

Monday - Friday: 9:00 a.m. - 5:00 p.m.
Saturday: 9:00 a.m. - 1:00 p.m.

www.usecreditunion.com • 800.444.0197

* Richmond Branch closed Monday - Friday from 1-2 p.m. for lunch.

Management

Jessica Gillen
CEO/ President

Debbie Gonzalez
VP of Operations

Sandy Childers
VP of Information Technology

Marina Izvekova
VP of Accounting

