

USE Today

BATTER UP



**\$20,000
NEW AUTO LOAN**

for 60-month term

2.64% APR¹

\$356.23 estimated payment

New, Used and Refinanced Vehicles
Terms available up to 84 months
Plus, no payments for 90 days!

Hit, run and SCORE BIG *at*
USE CREDIT UNION

From now until June 30th, close on an auto loan and be automatically entered to win one of four great prizes!

With a low rate and flexible term, your monthly payment will be less than financing elsewhere!

Score big with one of four great prizes²!

- **Two** Houston Astros family 4-packs
- **Two** 50" flat screen TV grand prizes

Get preapproved before you shop!

Apply online today at www.usecreditunion.com

¹APR is Annual Percentage Rate. Rates and terms based on credit qualifications and are subject to change without notice. ²You must qualify and fund a new, used or refinanced auto before June 30, 2017, to be automatically entered in a drawing for a chance to win one of two Astros Family Four-Packs or one of two 50" TVs. Giveaway subject to change based on availability. If prize package is unavailable, a gift card will be provided to the winner in an amount equal to the giveaway. No purchase necessary to enter and win. Eligible persons may enter the drawing by submitting a 3x5 card with name, address and contact information to USE Credit Union, Attn: Marketing, 24909 Kuykendahl, Tomball, TX 77375. Entries must be received no later than 5 p.m. CST on June 30, 2017. Winners will be selected in a random drawing to be held by the credit union during July 2017. Odds of winning depend on the number of entries received. 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 the drawing. Rates are effective as of 04/01/2017.

Make Yourself *at Home*



Coming home should be the best part of every day and with the USE Credit Union Mortgage Center, it can be. We're committed to helping you find the right mortgage product for you.

- Cash out
- Refinances
- New home purchases

Every borrower is different, so we offer a variety of mortgage products to meet your individual needs and we make the mortgage loan process easy and convenient by offering you the latest financial tools and resources.

Through our partnership with Member Home Loan (NMLS #105693), we have a team of experienced Mortgage Loan Officers, who are ready to work with you. Our goal is to give you the highest level of service at competitive rates.

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

Get a
\$500 Home Depot or Bed Bath and Beyond Gift Card
with every closed loan¹.



¹Offer good for mortgage loans closed between April 1 – June 30, 2017. Gift card issued after the 1st mortgage payment is made. Must be a USE Credit Union member in good standing.

Checking Accounts *with NO Strings Attached*

We've got a checking account just for you.

All USE Credit Union checking accounts boast:

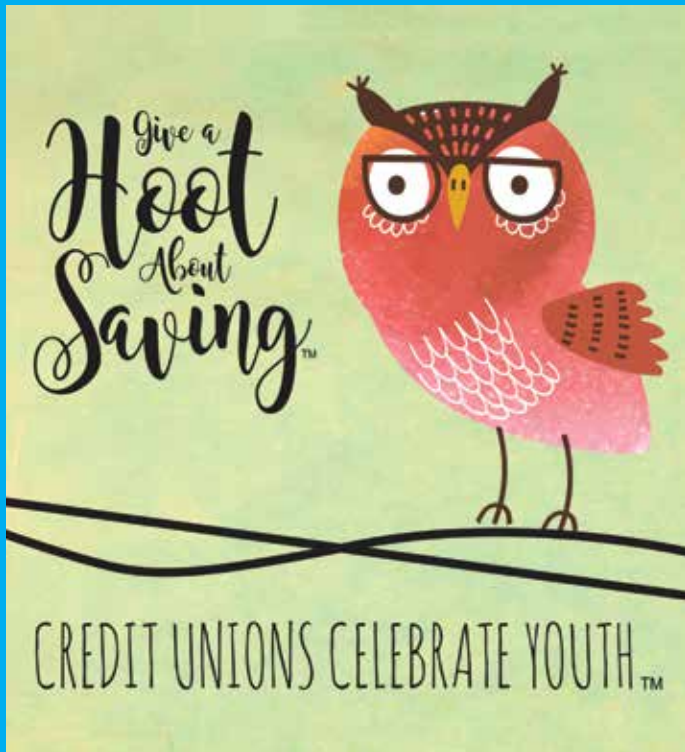
- MasterCard EMV Debit Card
- Overdraft Protection and Privilege Pay available
- FREE NetBranch online access
- FREE Mobiliti mobile app
- FREE e-Statements, e-Notifications, e Alerts
- FREE Star Teller automated telephone service
- FREE teller-assisted inquiry
- FREE notary service
- FREE starter kit
- Unlimited check writing

<p>FREE Checking</p> <ul style="list-style-type: none"> • \$25 opening deposit • No minimum balance requirement • No monthly service fee • Online account access and e-Statements required 	<p>Thrifty Checking</p> <ul style="list-style-type: none"> • \$25 opening deposit • No minimum balance requirement • Low \$5 monthly service charge
<p>Prime Checking</p> <ul style="list-style-type: none"> • \$100 opening deposit • Interest bearing account • \$8.50 monthly service charge if balance falls below \$750 	<p>Second Chance Checking</p> <ul style="list-style-type: none"> • \$25 opening deposit • Low \$9.95 monthly service charge (or \$6.95 with direct deposit)

Get started today!



Give a Hoot about Savings



What kind of saver is your child? One who saves happily, or with a scowl? April is National Credit Union Youth Month and we want to help your child "Give a Hoot About Savings."

Every saver is unique, but we know that most people who save regularly developed the habit early in life. Learning to delay gratification to save for long-term goals is a crucial life skill, and USE Credit Union is committed to helping our youngest members develop. That's why we have programs designed specifically for young people.

Start Saving Today and Enter to Win a Zoo Membership

By helping your child give a hoot about saving now, you'll help them soar when they're older. During National Youth Month in April, stop by USE Credit Union to start saving and be automatically entered to **win a Houston Zoo Family Membership***. There are a couple of ways to enter and win!

1. If your child doesn't have an account with USE Credit Union, open one during April and they'll receive a **FREE piggy bank** to help them boost their savings, as well as, earn an entry into our **Zoo drawing***.
2. In addition, for each \$10 deposit made by the child, during April, they will receive one entry into our **Zoo drawing***.

Give a hoot and get started today!

*Youth members ages 17 and under are 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 are not eligible to participate in this Drawing. Contest runs April 1 – 30 and the drawing will be held on May 2, 2017, and the winner will be notified individually. No cash value—Houston Zoo Family Membership value up to \$139.

Make the Cut with e-Statements



Enjoy the convenience of accessing your statements from your desktop or mobile device - delivered safely and securely - on time – every time! Plus, receive your statements faster than printed statements – generally by the first day of the month. NetBranch provides secure online access to your account information and making the switch is easy!

Sign into NetBranch online banking, select Services, and click the plus sign next to e-Statements to add the service. When the Service Enrollment window pops up, click on Enroll Now. At the end of each statement period, USECU will send a message to the email address on file, to let you know your account statement is available. You can also access up to 12 months of prior statements at any time.

Cut the clutter and **simplify your life** by making the cut today!



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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Check out our awesome
VISA Credit Card rates!
9.90% - 12.9% APR*

Apply today at
www.usecreditunion.com

*APR is Annual Percentage Rate.

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.*
Saturday: 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

USECU Holidays

Memorial Day

May 29th

Independence Day

July 4th

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