

USE Today

SPRING 2018



60 MONTHS \$25,000 FINANCED	APR	MONTHLY PAYMENT	MONTHLY SAVINGS
USECU	2.49% APR*	\$443.61	
OTHER LENDER	3.99% APR	\$460.36	\$16.75
OTHER LENDER	4.99% APR	\$471.74	\$28.13
OTHER LENDER	5.99% APR	\$483.29	\$39.68
OTHER LENDER	6.99% APR	\$495.02	\$51.41

SAVE MONEY ON THE CAR YOU'RE ALREADY DRIVING

LET US DROP YOUR AUTO RATE
BY 2.00% APR¹

If you financed your auto at the dealer or through another financial institution, you may be paying way too much! Refinancing is easy and fast!

Transfer your current auto loan from another lender to USE Credit Union, and **we'll drop your current rate by 2.00% APR¹**. It could save you money every month, AND over the life of the loan.

Save money on the car you're already driving.

- 2.00% APR¹ off current rate financed elsewhere
- Flexible terms up to 72 months¹
- No payments for 85 days²
- Convenient automatic payment transfer
- No pre-payment penalties
- Every closed loan is automatically entered into our **weekly \$85 cash drawing³!**

We're confident that you'll love your car more when it costs you less!

APPLY TODAY AT WWW.USECREDITUNION.COM

¹APR is Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates are accurate as of April 1, 2018. Offer valid on refinanced vehicles from another financial institution until June 30, 2018. Cannot be applied to a loan that is already funded at USECU. A fixed rate loan for \$25,000 based on a 2.64% APR paid over 60 months would have 60 monthly payments of \$445.23 per month. New Auto refinanced rates as low as 2.14% APR for up to 36 months. Other rates and terms are available. ²No payments for up to 85 days available to qualified members. ³You 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.



Feeling Taxed? Let us help.

If you're feeling a bit taxed this season, USE Credit Union is ready to help! We make it easy to pay off that unexpected tax bill with an affordable personal loan.

Avoid the tax stress. **Apply today at**
www.USECreditUnion.com.

*APR is Annual Percentage Rate. Rates and terms based on credit qualifications. Loan rates and terms are accurate as of 4/1/2018 and are subject to change without notice. Maximum Tax Loan amount is \$10,000. A \$10,000 personal loan at 6.69% APR for 60 months would have 60 equal payments of \$196.59. Offer good through June 30, 2018.



Rates as low as

6.69% APR¹

Terms up to **60 months**



You Could Save Up to **\$509*** on Car Insurance

Switching is easier than you think with TruStage[®] Auto Insurance.

With discounts for credit union members, the TruStage[®] Auto Insurance Program could save you money. Working with big-name companies that we've carefully selected, you can expect top-notch service and solid value. It's easy to get a quote and make the switch—even if you're already covered with another company.

Isn't it time for car insurance the credit union way?

Call 1-888-380-9287 for your free no-obligation quote today or visit www.USECreditUnion.com and click on "auto insurance."

TruStage[®] Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. *Average annual savings based on countrywide survey of new customers from 8/1/15 to 8/1/16 who reported savings from prior premiums when they switched to Liberty Mutual. Savings comparison does not apply in MA. © TruStage Insurance Agency 2017.



Become a Home Owner!

Home Buying Seminar

Saturday, May 5th

10 a.m. – 1 p.m.

24909 Kuykendahl

Tomball, Texas 77375

We will provide information on the following topics:

- The Home Purchase
- Loan Programs and Assistance
- Home Insurance
- Home Inspection
- Title Processing
- Loan Pre-Qualification

Attend to be entered to win \$150 and other door prizes. Must be present to win.

RSVP - Seats are limited

info@UseCreditUnion.com or call 713-595-3315

Checking Accounts with Perks

You can always count on getting a checking account with all the perks at USE Credit Union! Choose between four different checking accounts to best suit your financial needs. The USE Checking eBundle boasts no minimum balance requirement and no monthly service fee when you sign up for e-statements.

All checking accounts perks include:

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



Plus, open your new checking account now and you'll be automatically entered to win \$85!

*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. April 30, 2018, May 31, 2018, and June 30, 2018. Winners are selected in a random drawing during the following month – May, June and July 2018. 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. Minimum opening balances start at \$25.

NATIONAL YOUTH SAVINGS MONTH

Saving your money isn't always easy, especially when you don't have a lot to spare. After paying your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with a little extra cash, like a tax refund, most of us rush out to buy something instead of putting it into our savings.

We can blame it on our brains! Science has shown that humans are hard-wired to act on impulse and it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

One way you can re-train your brain to save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, consider setting up an automatic transfer of \$10 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.

To help your children get into the savings habit, have them cut out pictures of something they'd like to buy and post the pictures where they'll see them often. Then, help them open a savings account at USE Credit Union and encourage them to make regular, small deposits each week. They can open an account with as little as \$50. Explain that their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grow.

WE'RE CELEBRATING NATIONAL CREDIT UNION YOUTH MONTH.

- Open a youth savings account during April and receive a **free piggy bank** to inspire savings.
- For every \$10 deposited into a youth account, your child will be automatically entered to win **one of two family four-packs of tickets to the Children's Museum***.

THE SCIENCE OF SAVING



*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 are not eligible to participate in this Drawing. Contest runs April 1 – 30 and the drawing will be held on May 2, 2018, and the winner will be notified individually. No cash value will be issued. The child must make the deposit in person with a teller. Member can choose between the Houston Children's Museum and the Woodlands Children's Museum. One winner per branch.



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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.*
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

Monday, May 28th
Memorial Day

Wednesday, July 4th
Independence Day

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