

USE Today

Our Great Rates Put YOU Behind the Wheel

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

The Low Down on a USE Auto Loan

- New and used auto loans
- Excellent rates starting as low as **2.50% APR¹**
- Loan **terms up to 84 months¹**
- Use our loan **payment calculator** to estimate your monthly payment
- Use our **FREE auto shopping resource** Member Auto Center to begin your search at usecu.memberautocenter.com

Feel confident at the dealership knowing what you can afford and what you should be paying for that new or used vehicle.

Get Pre-Approved at

www.USECreditUnion.com

 Fuel your ride without emptying your account!

Win one of three \$150 gas cards²

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, 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 \$721.60 per month. Other rates and terms are available. ²You must qualify and fund a \$15,000 or more new or used auto loan at USE Credit Union to be automatically entered into our gas card 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. April 30, 2019, May 31, 2019, and June 30, 2019 prior to the monthly drawing. Winners are selected in a random drawing during the following month. 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. Offer expires June 29, 2019.



LOOKING FOR A FREE CHECKING ACCOUNT?

We've got it and more!

Who says you have to pay a fee to use your own money. Checking at USE Credit Union is completely FREE when you sign up for eBundle¹. Use your money how you wish - whenever you want, with no monthly maintenance fees, no minimum balance requirement, unlimited transactions and plenty of other perks.

Get all this:

-  Free Online Banking
-  Free Mobile App
-  Direct Deposit
-  Debit MasterCard[®]

OPEN A FREE CHECKING ACCOUNT TODAY BECAUSE IT'S TIME TO STOP PAYING TO USE YOUR OWN MONEY.

Learn more at www.USECreditUnion.com


¹Free Checking takes \$25 to open. No monthly service charge when you sign up for the free eBundle, which includes eStatements, eNotifications, and eAlerts. Fees may be incurred for other items such as check copies, NSF's, statement copies, research etc. Please see the full fee schedule on our website.

BURDENED WITH TAXES?

We can help carry the load.

If your tax bill is heavier this year, you are not alone but we can help carry the load with an affordable tax loan. Don't let the IRS interest and penalties add up. A USECU personal loan can be less costly and more convenient for you.

- **RATES AS LOW AS 6.69% APR¹**
- **LOANS UP TO \$3,500**
- **TERMS UP TO 12 MONTHS**



Not having enough money to pay your IRS tax bill can be a big problem but at USE Credit Union, we're ready to help carry the load.

Apply today at www.USECreditUnion.com

¹APR is Annual Percentage Rate. Rates and terms based on credit qualifications. Loan rates and terms are accurate as of 4/1/2019 and are subject to change without notice. Maximum Tax Loan amount is \$3,500. A \$3,500 personal loan at 6.69% APR for 12 months would have 12 equal payments of \$302.38. Offer good through June 30, 2019.

MAKE LIFE *EEEEEE*Easy WITH *e*Bundle

Everyone is busy and time is short so it's great when you can monitor and manage your accounts quickly, giving you more time for the things you enjoy. Make your life easy with our free eBundle services.

eAlerts

Easily monitor your account activity with customized alerts. When you sign up for FREE eAlerts, you receive a text message or email via online banking regarding account activity. These alerts give you an easy way to know what's going on with your accounts and are easy to set up. You can receive alerts:

- For account balance thresholds
- When a deposit is made
- When a withdrawal has posted
- When an authorized hold is placed on your account
- When your loan payment is due

eAlerts are the easiest way to stay updated on the account activity that matters to you most. It's all controlled by you, for your convenience.

eNotifications

Instead of receiving printed notices in the mail, you can receive them electronically with eNotifications. When important events happen on your account, you'll receive an eNotification via email. You can then log into our secure online banking to view your messages. eNotifications include:

- Non-sufficient funds notices
- CD maturity notices
- Overdraft transfer notices
- Account delinquency notices

They are convenient, secure, and available faster than regular mailed notifications. Plus, they are stored online for up to one year.

eStatements

With eStatements, you can view your monthly and quarterly statements online, from the security of your online banking account. They're secure, look just like your paper statements and they are completely free! Each month we'll send you an email when a new statement is available to view. Then, at your convenience, you can easily view, download, save or print your statement.

You can also view up to 12 months of statement history plus save paper and reduce clutter! Get started today!

Enroll Today:

1. Log into your online banking account
2. Click on Services
3. Click on eAlerts, eNotifications and eStatements and follow the instructions to enroll.



The Future is Yours

Picture it! Save for it! Share it!

April is National Credit Union Youth Month and the theme this year is: **The Future is Yours... Picture it! Save for it! Share it!** This celebration inspires children and teenagers to start saving so they can enjoy the future they have pictured.

At USE Credit Union, we know that instilling the value of savings from a young age helps start a life-long habit of savings and teaches about the responsibilities and rewards that come with it. Putting money aside works best when there's a goal connected to it. Where do you see yourself in the future? Buying a new toy, bike or car; going to college; taking a big vacation or starting a business? Setting goals and saving are no different whether you're eight or eighty. A savings account encourages you to set a savings goal and work to reach it, whether your goal is big or small. Setting and achieving goals is an important life skill, one that will keep paying off in the future.

USE is a great place for your children to open their first savings account. Help your child, grandchild, niece or nephew develop good savings habits and have fun at the same time!

WIN A \$100 AMAZON GIFT CARD*

Receive one entry into the drawing* for each of the following:

1. Open a youth savings account* during April.
2. Make a \$10 deposit* into your youth savings account during April.
3. Get social with us on Facebook, Instagram, and Twitter. Post a photo of what you want your future to look like with these hashtags - #USECUTexas #CUYouthMonth #PictureYourFuture.

Start saving at USE Credit Union because The Future is Yours...Picture it! Save for it! Share it!

*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. Contest runs April 1 - 30, 2019. The drawing will be held on May 2, 2019, and the winners will be notified individually. No cash value will be issued. The child must make the deposit in person, with a teller. One \$100 Amazon gift card will be awarded per branch.





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.*
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, 27, 2019
Memorial Day

Thursday, July 4, 2019
Independence Day

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