

USE Today

Drive into Summer with a Shiny New Rate

Nothing says summer like a convertible, 4x4 truck, or a sporty new ride! And with rates this low, you can make summer last all year long.

- Flexible terms up to 72 months¹
- **No payments** for 85 days²
- Convenient automatic payment transfer
- No pre-payment penalties
- Annual skip a pay option
- Every auto loan is automatically entered into our **weekly \$85 cash drawing**³!

COOL OFF THIS SUMMER WITH
USED AUTO RATES AS LOW AS

2.49 %
APR¹

Download the free Ask Auto App today!



AskAuto rides along on your car buying experience by offering vehicle information and loan application assistance. Pull vehicle information, rank, compare and make notes on cars you've scanned. Plus submit your loan application all from your mobile device.

Apply today at www.USECreditUnion.com
and drive into summer with a shiny new rate!

¹APR is Annual Percentage Rate. Rates are based on creditworthiness and are subject to change without notice. Loan rates are accurate as of July 1, 2018. A fixed rate used auto loan for \$25,000 based on a 2.49% APR paid over 36 months would have 36 monthly payments of \$721.49 per month. 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.










Swing Into Action

With a VISA Credit Card from USECU

Summer's in full swing and you've got things to do, places to go and people to see. Let USECU help you swing into action this summer with a VISA Credit Card in hand.

-  Rates from 9.90% - 12.9% APR¹
-  Zero balance transfer or cash advance fees
-  25-day interest-free grace period
-  Generous credit limits
-  New VISA cards entered into a monthly drawing for \$85².

Explore, vacation, shop, save... swing into action!
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 July 1, 2018. ²You must open a new credit card 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. July 31, 2018, August 31, 2018, and September 30, 2018. Winners are selected in a random drawing during the following month – August, September and October 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.



Back to School
Not Back to Stress

Back to school is an exciting time but all of the expenses can add up very quickly putting a strain on your budget. USECU is here to help with an extra \$2,000 to cover sports and activity fees, clothing, supplies, moving expenses or tuition.

Borrow up to \$2,000
Payments as low as \$173.54 A MONTH
for up to 12 months¹.

Call, stop by or apply online at www.USECreditUnion.com.

¹Rates as low as 7.5% APR. APR 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 7/1/2018. A fixed-rate loan for \$2,000 based on 7.50% APR paid over 12 months would have 12 monthly payments of \$173.54. Existing USECU loans are not eligible for this offer. Other terms and restrictions apply and are subject to approval. Offer valid through September 30, 2018.

The Office That Never Closes



We have one office that never closes so you can access your accounts 24/7/365, anywhere you have internet access.



NetBranch - Home banking access to check balances, pay bills, set up e-Statements and much more.



Mobiliti - Mobile banking app to use on any mobile device to manage your funds on the go.



Mobile Deposit - Feature within our mobile banking app that lets you deposit a check anytime, anywhere.



Text Banking - Receive text notifications to help you manage your accounts efficiently



Bill Pay - Feature within NetBranch which offers a convenient way to pay your bills electronically.



e-Statements and Alerts - Access your monthly or quarterly statements via your home banking access or set up alerts regarding your account so you stay in-the-know!

Save time

and get your banking done at your convenience because we're always open online!

SUMMER SKIP-A-PAY

Summer Must-Haves:

- SWIMSUIT
- SUNSCREEN
- SKIP-A-PAY

Enjoy your summer vacation and all the other fun-in-the-sun activities! You may be wishing that you could take the money normally used for your monthly credit union loan payment and use it toward a summer vacation, kid's summer camp, home and garden projects or a new BBQ grill! You can do just that with the USECU Summer Skip-a-Pay program.

Check off your summer must-haves today!
Complete the Skip-a-Pay* request form at
[www.USECreditUnion.com!](http://www.USECreditUnion.com)

*\$25 fee per loan. Subject to approval. If you want to skip your August payment, you must submit your Skip-A-Pay form 10 days prior to your due date and by July 31, 2018. Eligible loans must have 6 consecutive payments posted to the account and must be in good standing. Not available for mortgage, home equity, single payment, line of credit, member assurance, and credit cards. If loan payments are automatically deducted, your regular payment amount will be deposited into your share account. Interest will accrue on all affected loans and may cause the maturity date on each to be extended. Skip payments are not covered by GAP insurance. This offer is not available for loans that are in default. Expires July 31, 2018.



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

Wednesday, July 4th
Independence Day

Monday, September 3rd
Labor Day

Monday, October 8th
Columbus Day

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

