

USE Today

WINTER 2015

You're Going Places So
Enjoy the Ride!

HOUSTON AUTO SHOW
NRG CENTER
JANUARY 27-31, 2016



Now's a great time to upgrade your ride with a new or new-to-you vehicle because **USE Credit Union** is offering our best rates just in time for the **Houston Auto Show!**

New Autos – as low as **1.74% APR¹** with automatic payment transfer from your USECU Checking Account².

Used Autos – as low as **2.25% APR¹** with automatic payment transfer from your USECU Checking Account².

Terms up to 60 MONTHS.

And if these rates beat your current deal, we can help you refinance your auto loan and start saving money today! You're going places so you might as well enjoy the ride!

Apply now at www.usecreditunion.com.

¹APR is Annual Percentage Rate. Rates and terms based off credit qualifications and are subject to change without notice. Loan rates and terms are accurate as of 1/1/2016. Auto loan rates range from 1.74% APR to 14.99% APR. A fixed-rate loan for \$30,000 based upon a 1.74% APR paid over 60 months would have 60 monthly payments of \$522.43. Existing USE Credit Union loans are not eligible for this refinance offer. ²To be eligible for the .25% discount off of our best rate, the new loan payment must be set up for automatic transfer / payment from an existing USECU checking account. 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 3/31/2016.

It's not too late...



to take advantage of our
HOLIDAY LOAN.

Use it to consolidate your purchases or take a post-holiday vacation.

Apply online at www.usecreditunion.com, at any USECU location or call us at (713) 595-3400.

*APR is Annual Percentage Rate. Rates and terms based off credit qualifications. Loan rates and terms are accurate as of 1/1/2016 and are subject to change without notice. Offer good through January 31, 2016.

Borrow up to
\$2,500

Rates start
as low as
5.90% APR*

Terms up to
12 MONTHS



AskAuto® App

Combine your mobile phone and our AskAuto® App and you've got the perfect car buying tool! With AskAuto, you can shop for the car of your dreams, research options, compare prices and apply for your new loan, all in one place.

1. **Download** your free app for iPhone, iPad and Android devices today.
2. **Search** for AskAuto.
3. **Select** USECU as your Credit Union on the app's startup screen.

With the AskAuto app, you can:

- Scan the VIN on a car to get average retail cost and EPA mileage estimates.
- Compare, rank and save notes on vehicles you like.
- Learn which loans might be best for you.
- Apply for a loan anytime, anywhere using your smartphone. Just scan your driver's license and AskAuto app prefills your loan application with your personal information and saved vehicle information. Saves you time and key strokes.



Buying a car?

Our New AskAuto app can help. Shop for your car and apply for a loan with ease.



Want to take the AskAuto app for a test drive? Scan to download today.

Take AskAuto for a test drive!



Fee-Free Access to Your Money, Almost Anywhere

USE Credit Union members have access to nearly 5,000 shared branches nationwide via the CO OP Network. This means you have more direct, free access to your money than most traditional bank customers do! Find a shared branch near you!



Web Visit www.usecreditunion.com and click on the Shared Branch Locations at the bottom of our home page. Enter your address or zip code and click search.



Mobile - Download the CO OP Financial Services mobile app for your iPhone or Android device and download the Find Branch locator.



Text Text a street address or zip code or "City State" to 692667 (my coop) to find the closest shared branch locations.



Call - Call 1-888-SITE-CO OP (888-748-3266) to find a location by telephone.

Notice of 2016 Annual Meeting and Election of Board of Directors

Reconnect with friends and learn about your credit union. All members are invited to attend the USE Credit Union Annual Meeting on March 3, 2016 with doors opening at 6 p.m. at our North Houston Branch located at 24909 Kuykendahl, Tomball, TX 77375. Light appetizers and refreshments will be served, prior to our business meeting starting at 6:30 p.m.

Come out and get involved, get informed and exercise your right to vote!



March 3, 2016

Doors open at 6 p.m.
North Houston Branch
24909 Kuykendahl, Tomball, TX 77375



How's Your Financial Health?

January is National Financial Planning Month.

At the beginning of every year, we are all setting resolutions and goals that we hope to achieve. While we commonly decide to get fit, eat healthier, and manage stress better, it is also a great time to think about how you can better manage your finances. Developing some financial goals now, can help you make smart decisions about budgeting, saving, borrowing, and investing. Here are four important tips to help you get started on the path to achieving your financial goals.

1. Track your spending

The most basic strategy is to track your spending and log what you've spent into a budget. To get started, use a simple spreadsheet or a personal finance app to calculate what you spend in basic categories, such as groceries, shopping, eating out, and entertainment. Keep your receipts so you can track cash purchases, and be sure to include your online spending as well. Reviewing your spending not only tells you where most of your money is going, but it can also help you catch mistakes in your bills.

2. Create a Budget and Set Savings Goals

Many times, the simplest tip is the hardest to implement. Develop a budget to include both short and long-term savings goals. Remember that saving for your retirement is extremely important because 80% of Americans aged 30-54 believe they will not have enough money set aside for retirement. An easy way to "pay yourself first" is via payroll deduction, so that the money comes out of your paycheck before you pay your other bills. Make sure that your plan is realistic and flexible because it's better to make slow progress than to get frustrated and quit.

3. Make a money calendar

An important part of your financial health is paying your bills on time every month. Late payments can lead to extra fees and can impact your credit score. A money calendar can be a simple yet effective way to keep track of your bills. Create a calendar with every due date, and set an alarm to remind you to pay on that date. Using an online bill payment service can save time by scheduling recurring payments, in advance. Remember to record any automatic drafts and payments in your check register.

4. Check your credit score

Your credit score is an important aspect of money management because it helps determine if you can qualify for new credit and at what interest rate. Your interest rate directly impacts the affordability of your loan. You are entitled to one free credit report annually, from each of the three credit reporting agencies through AnnualCreditReport.com. Order your credit reports and review them for accuracy. If you see any negative information, such as late payments or overdue accounts, make a plan to settle those debts as soon as possible and dispute any inaccurate information.

While you're setting resolutions to exercise or lose weight, take steps now to achieve your financial goals too! USE Credit Union is here to help you achieve long-term financial success.



USECU Holidays

Martin Luther King Jr's B-Day – Monday, January 18, 2016

Presidents' Day – Monday, February 15, 2016

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



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NORTH HOUSTON
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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

