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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



REMEMBER WE OFFER IRAS!

A penny saved is a penny earned
toward your retirement.

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, January 15th
Martin Luther King Jr. Day

Monday, February 19th
Presidents' Day

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



GETTING AN AUTO LOAN DOESN'T HAVE TO BE COMPLICATED!

Apply – get pre-approved before you go shopping.

Shop – download our free AskAuto App, where you can easily research, compare and locate a dealer all in one place!

Drive – get in and enjoy your new ride!



FLEXIBLE TERMS UP TO 60 MONTHS¹ • NO PAYMENTS FOR 85 DAYS²

Expires 03/30/2018. *No payments for up to 85 days available to qualified members. You 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.



CELEBRATING
85
YRS

 **USE** CREDIT UNION

Celebrating 85 Years of Dedicated Service to Our Members

USE Credit Union was originally chartered in December 1933 so we're excited to celebrate our 85th anniversary in 2018! And, what better way to celebrate than to thank our members for your membership and loyalty. We've got a lot of great things planned for the year but here's a little peek into just a few of the ways we're saying thank you!

- We'll sneak **85** into our promotions throughout the year so watch for ways you can win.
- Watch for our **Fun Fridays** throughout the year where we'll award **\$85¹** to one weekly winner! Just close on a loan at USECU and you're automatically entered to win!
- You'll also get an **awesome gift²** from us each time you close a loan at USECU.

It's our birthday but you get the gifts! Check out our website at www.USECreditUnion.com for all the ways we will be celebrating throughout the year!

¹You 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. ²Prizes will vary and are provided while supplies last.



Don't waste your time shopping for credit card deals. Put a USECU Visa® Credit Card in your wallet and know that you're getting the best deal.

Rates
from

9.90% - 12.9% APR¹

NO TRANSFER FEE
NO ANNUAL FEE
NO BRAINER

- **No** transaction fees
- **No** annual fee
- **Free** cash advances at USECU locations

Apply today at www.USECreditUnion.com

¹APR is annual percentage rate. Rates and terms based on credit qualifications and are subject to change without notice.

HAPPY App-iversary!

Happy App-iversary to you! One lucky winner will be drawn each month¹ to win \$85 cash just for using the Mobile App and Mobile Deposit! The USECU Mobility Mobile Banking App lets you manage your funds on the go.

- View account information
- Transfer funds
- Pay bills
- Deposit checks via remote deposit

Download the free app today! Search for Touchbanking in your app store, download and enter app code USEMOBILE.



Learn more at
www.USECreditUnion.com.

¹You must download the Mobility App and/or deposit a check via remote deposit 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. January 31, 2018, February 28, 2018, and March 30, 2018. Winners are selected in a random drawing during the following month – February, March and April 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.



How Could the Unexpected Impact You?

90% OF DISABILITIES ARE CAUSED BY ILLNESS RATHER THAN ACCIDENTS⁵



OF TODAY'S 20 YEAR OLDS



1 OUT OF 4 WILL BECOME DISABLED BEFORE THEY RETIRE¹

67% ▶ OF ADULTS WOULD FIND IT DIFFICULT TO MEET CURRENT FINANCIAL OBLIGATIONS IF THEIR NEXT PAYCHECK WERE DELAYED A WEEK.²

67% ▶ OF WORKERS IN THE PRIVATE SECTOR HAVE NO LONG-TERM DISABILITY INSURANCE.³

40% ▶ OF HOUSEHOLDS HAVE NO LIFE INSURANCE AT ALL.⁴

PLAN FOR THE UNEXPECTED

You plan to buy a home. You plan to pay for college. You plan for retirement someday. But most people don't plan for a death, injury or illness to impact their future income and earning potential. Being aware of the facts can help you plan for unanticipated financial hardships that could jeopardize your future dreams and standard of living.

IS LIFE INSURANCE ENOUGH?

It's hard to think about the death of a loved one, but emotional hardship can be compounded by financial loss. Some have taken steps to help protect their financial future, yet 30% of Americans say they need more insurance.⁴ Electing optional payment protection could help provide your family financial assistance when they need it most!

TALK TO YOUR LOAN OFFICER

Whether you're buying a vehicle, getting a personal loan or using your credit card, talk to your lending professional about planning for the unexpected.

¹U.S. Social Security Administration, Social Security Basic Facts (6.2015), ²American Payroll Association, Getting Paid in America Survey (2015), ³Bureau of Labor Statistics, The Economics Daily (3.2015), ⁴LIMRA Facts About Life 2015 (2015), ⁵Survey Reveals Americans Underestimate Risk of Disability, disabled-world.com website (2016). CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries, and affiliates. Payment protection solutions include debt protection products available through the credit union and Credit Life and Credit Disability Insurance products underwritten by CMFG Life Insurance Company. Your purchase of payment protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the policy or agreement for a full explanation of the terms. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid. CUNA Mutual Group Proprietary and Confidential Further Reproduction, Adaptation or Distribution Prohibited. ©CUNA Mutual Group, 2016 All Rights Reserved.

NOTICE OF 2018 ANNUAL MEETING AND ELECTION OF BOARD OF DIRECTORS



Join us for the 2018 USE Credit Union Annual Meeting on March 8, 2018. Doors open at 6:30 p.m. and the business meeting will begin at 7 p.m.

North Houston Branch
24909 Kuykendahl
Tomball, TX 77375.

Light appetizers and refreshments will be served. Come out, be informed and exercise your right to vote!