



24909 Kuykendahl
Tomball, TX 77375
713.595.3400
800.444.0197
www.usecreditunion.com



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USE Today

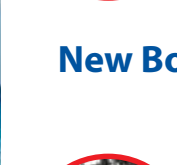
SPRING 2015

April Deals Bring

May Wheels Sales Event



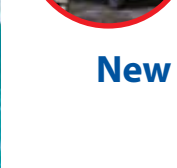
New Autos
As low as **1.99% APR¹**



New Boats / Jet Skis
As low as **4.25% APR¹**



New RVs
As low as **5.25% APR¹**



New Motorcycles
As low as **4.25% APR¹**

Low competitive rates
No loan application fee
No pre-payment penalties
60 days until 1st payment

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 4/1/2015. Auto loan rates range from 1.99% APR to 14.99% APR. A fixed-rate loan for \$30,000 based upon a 1.99% APR paid over 36 months would have 36 monthly payments of \$859.15. Boat loan rates range from 4.25% APR to 15.5% APR for a 60 month term. RV loan rates range from 5.25% APR to 15.5% APR for a 144 month term. Motorcycle loan rates range from 4.25% APR to 15.5% APR for a 60 month term.

Get ready to hit the **road**
OR THE **waves** today!



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

Management

Jessica Gillen
CEO/ President

Debbie Gonzalez

VP of Operations

Sandy Childers

VP of Information Technology

Marina Izvekova

VP of Accounting

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Federally Insured by NCUA

Community SHRED DAY and Electronic Recycling



Saturday, May 2, 2015

10 a.m. – 1 p.m.

24909 Kuykendahl, Tomball, TX 77375

Bring your paper documents for **FREE** shredding, as well as, your old electronics¹ for e-cycling.

- Sensitive documents
- Televisions
- Computers & monitors
- Cell phones
- Hard drives
- Copiers

Shredding and e-cycling reduce solid waste, reduce our carbon footprint, and make our environment a better place to be!

This **FREE** event will feature:

- Food and drinks
- Face painting for the kids
- Anyone who establishes a new membership with USE Credit Union will automatically be entered to win an **Apple iPad Mini**!²
- **Vision screenings by Sam's Club**[®] and when you join or renew your Sam's Club[®] membership, you'll get a \$10 gift card³.
- **Home Buying 101 Seminar from 11:30 a.m. – 12:30 p.m.** Hear from the experts - A licensed realtor will share insight about finding your home and negotiating the best price; 1st Rate Inspection will present information on the inspection process; Member Home Loan will provide information about the mortgage loan process; Capital Title will present information and answer your escrow/ title questions.

¹Only electronic devices with a cord can be recycled. Hard drives are not recycled on site. Additional charges may be incurred for official certificates of destruction. Large appliances, devices with Freon (refrigerators, air conditioners) will not be accepted. Shred up to 5 banker boxes per person. ²Membership is established in USECU by opening a savings account with a \$50 minimum opening deposit. No purchase necessary to enter. Open to all legal residents of the United States 18 years or older. Employees and Board Members of USECU are not eligible. The odds of winning will be determined by the number of eligible entries received. You may also enter by submitting a handwritten 3 x 5 card with your name, address, phone number and email to USE Credit Union, Attn: Marketing, 24909 Kuykendahl, Tomball, TX 77375. ³Get a \$10 Sam's Club[®] Gift Card with a new Sam's Plus[™], Sam's Savings[™] or Sam's Business[™] Membership. This offer is only available for new sign-ups or members who renew at membership event and shall not be issued by associates in-club. You must be 18 or older to purchase a membership, and membership is subject to qualifications. Gift card will be provided at the time membership card is issued. This offer may not be combined with any other offer or promotion. Only one gift card per primary member. Gift card may not be used to pay for membership fee, travel purchases or select services.



Spring has Sprung on USE Personal Loans

So now's the time to consolidate bills, take a vacation or do some spring-cleaning!

Rates start as low as
6.50% APR¹
with terms up
to 48 months.

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 4/1/2015. \$10,000 maximum loan amount.



Mobile Deposit

Depositing checks is about to get a whole lot easier!

Coming in May, you'll be able to make deposits with your mobile phone - anywhere, anytime!

You're mobile and so is USE Credit Union.

Watch www.usecreditunion.com, Facebook and

Twitter for more details!

FIRE UP THE GRILL!
GIVEAWAY



There are multiple ways to win with your USE Credit Union Visa Check Card! April 1-30, 2015, just use your USECU Visa Check Card for a signature purchase and you will be automatically entered to win one of five prizes.

Every Friday in April, we will give away \$100¹ and at the end of April, two very lucky people will win one of two grand prizes¹ - a new gas grill or a \$250 USECU gift card - just in time for SUMMER!

It's easy...the more you use your USECU Visa Check Card, the more chances you have to win². Call us at (713)595-3400 or stop by one of our locations, to get your USECU Visa Check Card today!

¹Weekly winners will be announced and notified on April 10th, 17th, and 24th. Grand prize winners will be notified by May 1, 2015. ²Double entries on Friday, Saturday and Sunday.

Check Out a USE Checking Account

Because sometimes it pays to make a change.

Earn up to \$50¹ when you open a new USE Checking Account with the following convenient services:

- \$20 for a new USE Checking with a VISA Debit Card
- \$20 for a new USE Checking with direct deposit¹
- \$10 for new USE Checking with e-statement registration

All USE Checking Accounts boast:

- VISA Check Card
- FREE automated telephone service
- FREE online account access
- FREE Mobility mobile app
- FREE e-Statements, e-Notifications, e-Alerts

FREE Checking

- \$25 to open
- No minimum balance requirement
- No monthly service charge
- Unlimited check writing privileges

Prime Checking

- \$100 to open
- Unlimited check writing privileges
- Interest bearing account²

¹Offer good through June 30, 2015. \$100 minimum Direct Deposit required. Bonus award will be deposited into your checking account 60 days after account opening and meeting the listed qualifications. Only new USE checking accounts are eligible for the \$50 bonus. ²No minimum balance required to earn dividends; however, a \$8.50 monthly service fee will be incurred, if the balance falls below \$750.



Holidays:

USE Credit Union will be closed in observance of the following holidays.

Memorial Day – Monday, May 25th

Independence Day – Saturday, July 4th

Access your account using **NetBranch online banking 24/7/365.**

Special Announcement:

Watch for an updated Electronic Funds Transfer Disclosure on NetBranch.