

MONEY MATTERS

A Quarterly Newsletter from USE Federal Credit Union



Join us for

Community Day

Food | Games | Fun

OCTOBER 25TH FROM 3 PM - 6 PM
MAIN OFFICE - SW44TH & I-44

Year-round Skip-A-Pay

Families look for ways to stretch their hard-earned dollars as the holidays approach. Recently, we decided to extend the opportunity to skip a loan payment year-round to qualified borrowers. This is an excellent way to free up extra cash when you need it most.

Qualifications:

- You must have your loan with us for at least 6 months
- Maximum of two skips/deferments per calendar year (no back-to-back skips)
- Mortgage products, Share/CD loans, and credit card payments are not eligible
- \$25 fee for each skip

To see if you qualify, contact a loan officer today! 405-685-6200 x651

FINANCIALS

August 31, 2024

Total Assets - \$206,605,322
 Total Shares - \$180,859,661
 Share Drafts - \$34,217,224
 Share Certificates - \$50,224,783
 IRAs - \$10,046,699

DIVIDENDS PAID

June 30 for Q2 2024

Share Accounts - 0.25% APY



For locations and service information please visit usecreditunion.org.

Main Phone Number: (405) 685-6200

USE Federal Credit Union is an Equal Housing Lender. Federally insured by NCUA.

Platinum Rewards

Our Platinum Rewards credit card continues to be a great addition to our product offerings.

With our Platinum Rewards credit card, you will earn 1 point for each dollar spent. Your points can be redeemed for cash back, travel, concert tickets - and more! You can easily keep up with your point totals through online or mobile banking and your monthly credit card statement.



Spend \$1,000 in your first 60 days and earn 5x the points!

For more information visit: usecreditunion.org/platinumrewards

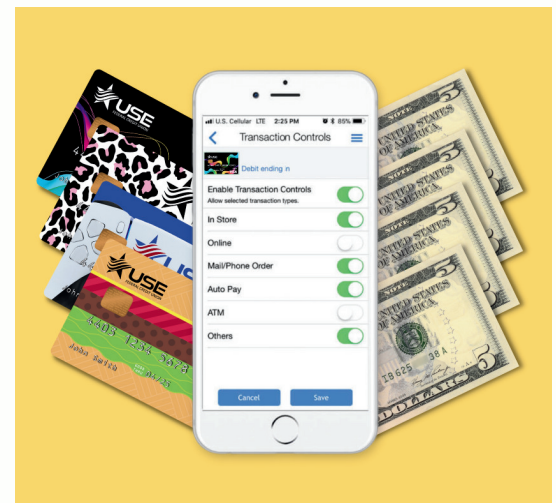
Student Debit Account

Open a Student Debit account and receive \$50!

For a limited time, receive \$50 when opening a Student Debit account! Our Student Debit account is a free, no overdraft account that helps teens stay financially in check - and earn rewards!

For every \$10 purchase, \$0.25 will be earned - a maximum of \$5 per month. It's just that easy! Certain conditions do apply, so please ask a USEFCU representative for details.

To open an account, visit your nearest USEFCU location, or apply online at usecreditunion.org/student



Board of Directors Nominations

We have two (2) positions available on the Board of Directors. The nominations for the two positions will be accepted through December 7, 2024. In accordance with the credit union's bylaws, it is the duty of the Nominating Committee to nominate at least one member for each vacancy on the Board of Directors. Any member who is not nominated may file a petition, signed by at least one percent of the members (180), to have his/her name appear on the ballot. Petition forms are available in USEFCU's Main Office. Nominations by petition must be filed with the secretary of the credit union by January 21, 2025. Nominations shall not be made from the floor at the Annual Meeting unless there is no nominee for a position to be filled. Credit union officials serve in an unpaid volunteer capacity and must be available to attend regular meetings as required. The prospective director, in addition to being agreeable to the placing of his or her name for nomination and accepting office if elected, must be a USEFCU member in good standing, be willing to submit to a background check, and be bondable by the credit union insurance carrier. The election will take place at the Annual Meeting which is scheduled for March 6, 2025, and all USEFCU members are welcome to attend.