



ustcu@ustcu.com
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The Teller



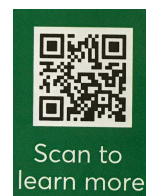
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An Official Publication of UNITED SAVERS TRUST CREDIT UNION



CR Consumer Reports RECOMMENDED

CR Recommended (CRR) is a new program that will bring Consumer Reports ratings to consumers when and where you need them most; while you're shopping.



You'll begin to see this new **CR Recommended designation** on shopping sites and in stores.

If you're in a store, you can scan the QR code with your smart phone. (You can find a QR scanner app at the App Store on your phone.)

When you see **CRR** logo online, you can click to see CR's Overall Score for this product, as well as it's highs and lows from their review. With more people shopping online, this couldn't have come at a better time. Choose safe, reliable, products with confidence, while avoiding online scams and fake reviews.

CR.org/cr-recommend for more details

2016 Chevrolet Traverse LTZ \$25,225

Odometer: 60,742 Exterior Color: Black (Leather, Back up camera, TV's in back seats, dual sunroofs.)



2018 Ford Fusion \$20,525

Odometer: 40,582 Exterior Color: White (Platinum Edition, Leather, Back up camera, New Engine, New Tires, Sunroof.)



2011 Toyota Sienna \$11,500

Odometer: 83,517 Exterior Color: Dark Blue (Beautiful clean interior, low mileage, perfect family van!)



For more pictures of our repos visit www.ustcu.com

MEMBER ACCOUNT VERIFICATION

The Board is conducting an audit of all member accounts. Review your statement carefully. If you find anything wrong do not contact the credit union employees directly, but rather write to Daintee Dietz, at 14173 N.W. Freeway, Box 195, Houston, TX. 77040.



LOANS

(Effective 02/01/20-08/31/20)

Eligibility based on FICO

\$1200-12%-12 Months

Or

\$500-21%-6 Months

The New Qwik Cash Savings Loan

Bad credit, no credit, no problem. Absolutely no one is denied!

New Program to Help Low and Moderate Income Earners Who Struggle To Save Money

What if you could borrow \$1,000 right now, at an interest rate of 5%, except rather than take the money home with you it remained in your savings account earning a dividend? Why would you want to make payments on a cash loan for money that you can't spend right away? Because, after the first initial loan, you would have \$1,000 in your Share Savings account.

Now, with \$1,000 in your Share Savings account you are able to borrow your own money at a low interest rate of 2.25%. The best part is you will still have the original \$1000, plus whatever dividend it has earned, and any monies you might have added to it, still in your Share Savings account! When you have money in savings, be it a standard savings account, or a Certificate of Deposit, you are able to use it as collateral to secure a cash loan, without depleting your savings account.

There are so many ways to use the Qwik Cash Savings Loan, that even we have not discovered them all. From helping you to establish credit, to building your FICO credit score, there is no end to the good that can come of it. You could even use it as a way of teaching your teenager how to save and manage money. By opening an account for your child, and creating the Qwik Cash Savings Loan in their name, they will begin to establish credit of their own. After all, a bird in the hand is worth two in the bush.



COVID-19, what better reason to go paperless?

Call the credit union and let us know you'd like to go paperless. We will stop mailing you your credit union statements, and then you'll be able to view it online at www.ustcu.com.

2nd Quarter Dividend Rates

All Regular Share accounts and Club Accounts earned .25% this Quarter. Checking Accounts and Money Market Checking Accounts earned .20%



Google co-op ATM's to find surcharge free ATM's in your area

<https://co-opcreditunions.org/locator/?ref=co-opatm.org&sc=1>

2020 Holiday Schedule

GOOD FRIDAY - FRIDAY, APRIL 10

MEMORIAL DAY - MONDAY, MAY 25

COLUMBUS DAY - MONDAY OCTOBER 12

LABOR DAY - MONDAY, SEPTEMBER 7

VETERANS DAY - WEDNESDAY, NOVEMBER 11

THANKSGIVING - THURSDAY, NOVEMBER 26

THANKSGIVING - FRIDAY, NOVEMBER 27

CHRISTMAS EVE - THURSDAY, DECEMBER 24

CHRISTMAS DAY - FRIDAY, DECEMBER 25

NEW YEARS EVE - THURSDAY, DECEMBER 31

NEW YEARS - FRIDAY, JANUARY 1