

**As part of our special Employee Program, check out these
SPECIAL OFFERS for ALL Monroeville Borough Employees and Family members!**

- FREE Checking Account
- Checking with Interest
- 90,000 FREE ATMs nationwide
- Direct Deposit/Payroll Deduction
- FREE VISA® Debit/ATM Card
- FREE Online Banking
- FREE Online Bill Pay
- FREE Mobile Banking w/Remote Deposit
- FREE E-Statements available
- FREE CardTrac®
- New/Used Vehicle Loans
- Home Equity Loans
- Home Equity Lines of Credit
- VISA® credit cards
- Personal Loans
- Secured Loans
- 1st Mortgages
- Youth Accounts
- Private Student Loan Program
- Share Savings Account
- Christmas Club Account
- Share Certificates
- IRAs

And so much more!



1-888-219-3159
www.usxfcu.org



**New credit union members
can open your account online!
Simply scan the
QR code to get started!**



Effective: January 1, 2026

**HOME EQUITY LOANS AS LOW AS
4.79%^{APR*}**

**For the First 12 Months - Lines As Low As \$10,000
No Application Fees Or Closing Costs**
Easy Access To Funds and Online Application**

*APR = Annual Percentage Rate. X% Introductory APR offer is available for new lines of credit only for the first twelve (12) months from closing date. These rates are adjusted on a quarterly basis and are indexed to a Prime Rate published in the WALL STREET JOURNAL (WSJ). Rate adjusted effective January 1, 2026 based on the WALL STREET JOURNAL. Prime rate is (6.75%) as of December 21, 2025 in accordance with loan terms. *Maximum adjustment is 2% in a calendar year. Rate cannot go below 4.0%*
Minimum Real Estate secured loan amount \$10,000. Property must be owner occupied and primary residence, geographical restrictions may apply. All loan approvals are subject to normal loan underwriting guidelines. Offer expires March 31, 2026. Programs, rates and conditions are subject to change at any time. **USX FCU pays all closing costs ranging from \$100 to \$1,500. See local credit union office for all details.

**HAVE YOU CHECKED YOUR
CREDIT CARD RATE LATELY?**

USX FCU VISA Credit Card

as LOW as 9.90%^{APR*}

Fixed Rate - NO Annual Fee

**No Cash Advance Fee - NO Balance Transfer Fee
PLUS 1% UChoose Rewards on Every Purchase!**

*APR = Annual Percentage Rate. Offer subject to change without notice. Rates based upon individual creditworthiness. Other rates and terms available. See credit union for full details.

**Receive
\$300.00
when you open an
USX FCU Checking Account!***

*Restrictions may apply. Limited time offer cannot be combined with any other offer and subject to change at any time. Receive \$300 when you open a checking account with qualifying direct deposit. \$400 deposited into your share savings account 60 days after account opening and verification of established qualifying direct deposit into new account. Cash bonus will be reported to the IRS as interest income, as required by IRS. Offer may end at any time.