



PostScripts



FALL 2014

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USPS FCU Will Beat Your Auto Loan Rate By 1% Or More!*

It's easy to move your auto loan:

- Call or apply online
- Provide the name, address, and current statement from the financial institution where the loan is currently held
- Furnish a copy of your most recent pay stub

We'll Take Care Of The Rest!

Apply Online Today

For fastest decision, visit www.uspsfcu.org, call **(800) 877-7328**, or stop by the Credit Union for full details.

Save 41% More Than The National Average



USPS FCU members enjoy serious savings on auto loans. In fact, the Credit Union is certified through Datatrac, an independent organization that certifies loans that outperform the market. As a USPS FCU member, you can feel confident that you're receiving the best deal possible on your auto loan!

Make Car Buying Easier With Our Member Showroom



The Member Showroom is our exclusive online car buying service for both new and used vehicles.

No need to search tons of car lots or spend hours on different websites. Shop

thousands of vehicles and get pre-approved before you set foot in a dealership.

Visit the Member Showroom website at www.uspsfcu.org, or call our Lending Service Center 24/7 at **(800) 877-7328**.



Yeah, We Get It!

There Are Certain Things In Life We Hate, But Your Auto Loan Rate Doesn't Need To Be One Of Them

Rates As Low As

1.49% APR**

Now Through Oct. 31, 2014

*USPS FCU will beat the rate from another financial institution by at least 1% Annual Percentage Rate (APR) with a special floor rate of 1.49% APR. Offer valid through 10/31/14. Typical Interest Rates range from 1.49% to 15.49% APR. Promotional rates from other lenders do not qualify. Must provide verification of rate you have been offered from another financial institution. Minimum amount financed must be \$10,000. Financing term must be 84 months or less. Offer does not apply to loans currently financed with USPS FCU. Rate must be for a similar product and term. Relationship Rewards and Free Access to Cash program rate discounts cannot be combined with this offer. Loans subject to credit approval. Other terms and conditions may apply. Other restrictions may apply. **APR=Annual Percentage Rate and is based on evaluation of applicant's credit. The information contained in this offer is deemed to be accurate at the time of publishing.

Just in time for holiday shopping!

Double Your Visa® Platinum Rewards Points Starting November 1 through December 31, 2014.

See page 4 for more info. Don't have a USPS FCU Visa Platinum Rewards credit card? Apply easily online at www.uspsfcu.org



Election 2015

During the October regular meeting of the Board of Directors, a Nominating Committee will be appointed to nominate at least one member for each of the four two-year term vacancies that will become available on the Board next May. Nominations must be received no later than November 28, 2014. The slate of nominations for the vacant positions will be announced in the **2015 Winter PostScripts.**

Nominations

Eligible members interested in serving as a U. S. Postal Service Federal Credit Union Director may call Betty Myers at **(800) 877-7328 x1316** to request a *Nominee Application Package* with instructions for consideration by the Nominating Committee. Members may also be nominated by a petition submitted to the Secretary and signed by one percent (220 members) of the Credit Union's membership, along with a statement of qualifications, biographical data, and a signed certificate stating you are agreeable to the nomination and will serve if elected to office. In the event there are more nominees than vacancies, an election will be conducted by ballot. The results of the election will be announced at the USPS FCU annual meeting in the spring of 2015.



Have Cash For The Holidays

Holiday Signature Loan Special

As Low As

8.99% APR*

Borrow up to \$3,000 for as little as \$138.00 per month* for 24 months

Rate available October 1 through December 31, 2014

*APR=Annual Percentage Rate. Other rates and terms available. Subject to credit approval. Payment example for max. loan amount of \$3,000 for 24 months. Minimum loan amount is \$500.00. Contact Credit Union for more details.

Skip-A-Loan Payment

Free up some extra cash for the holidays by taking advantage of our Skip-A-Loan Payment. Whenever your budget needs a boost, Skip-A-Loan Payment is available year round!

Get Started Today

Look for the form on our website under the Loans Tab. Fill out your request, print, sign, then fax it to **(301) 856-4061**
Re: Skip-A-Pay. Give us a call or stop by for complete details.

Holiday Saving Is Easy With A Christmas Club Account And Payroll Deduction



With as little as \$50.00 per month through Payroll Deduction, you could have \$600.00 plus interest in time for next year's holiday spending. It's a painless way to pay yourself first and keep the holidays stress-free.

Open Your Christmas Club Account Today - We Make It Easy To Save!

See website for current dividend rates paying on our club accounts. This account disburses October 15th. Call **(800) 877-7328** to open your account today.

The New Website Is Almost Here!

We're happy to announce that the new www.uspsfcu.org website will be launched and live during the month of October. It will be a seamless transition from the website you currently use, but it will be easier to navigate, it will optimize to whichever device you use to view our site on, and more.



Shared Branching

Means You're Never Far From The Credit Union

If you're away from your home branch, you'll always be able to access your money with Shared Branching.



USPS FCU is part of the CO-OP Shared Branch Network of over 5,000 shared locations nationwide. Members and their families can perform many of their financial transactions and conduct business at thousands of Credit Unions belonging to the network. USPS FCU is now as close as the nearest CO-OP Shared Branch location.

Visit www.co-opsharedbranch.org to find a location.

Stay Up To Date With USPS FCU News

There are several ways to get all the news from your Credit Union, from email to regular mail and social media. Take advantage by visiting our website frequently for the latest news, specials, and offers. Check out our Facebook page to read and share, and be sure to update your email address to stay in the loop.

It's easy to opt in and start receiving emails, just visit www.uspsfcu.org to sign up for CU E-MAIL.

Don't Wait For Financial Advice To Come To You

Get Free Help Through USPS FCU's Partner GreenPath

When our car breaks down, most people will call a mechanic because we want someone who knows how to get us back on the road as quickly as possible.

Then why are we less likely to seek advice from experts when it comes to our money? According to the 2014 Financial Literacy Survey conducted for the National Foundation for Credit Counseling, almost three-quarters of adults agree that they could benefit from financial advice from a professional.

In the same survey, 41% of participants gave themselves a C, D, or F on their knowledge of personal finance and 61% admitted to not having a budget.

In GreenPath's counseling sessions, many clients admit they waited quite some time before making an appointment to get financial advice. Counselors are trained to offer options

and relief to deal with financial concerns.

Sessions are offered at convenient times and are provided for free. It is much easier to come up with solutions if a client seeks help before they're in a financial crisis.

The willingness to learn and try something different will take you a long way in reducing stress. Everyone worries about money from time to time. The next time you are feeling financial stress, reach out for some reliable advice from a respected financial adviser to get your finances on the road to recovery.

If you need help with your debt or simply have questions around personal finance, call GreenPath counselors at **(877) 337-3399** Monday through Thursday, 8 a.m. to 10 p.m. (EST), Friday, 8 a.m. to 7 p.m., and Saturday 9 a.m. to 6 p.m.

Notice Of New Branch Hours

Effective October 1, 2014, our new hours in Clinton, MD will be 8:30 a.m. - 2:30 p.m., Monday - Friday. Our new hours in Pittsburgh, PA will be 8:00 a.m. - 2:00 p.m., Monday - Friday and will stay open until 4:00 p.m. on Postal Paydays.

Double Rewards Points For The Holidays

Whether it's Black Friday, Cyber Monday or any other shopping day this holiday season, your **Visa® Platinum Rewards** credit card is giving you double rewards points on all of your purchases. Shop and watch the points accumulate!



Double Rewards Points on all purchases from Nov. 1-Dec. 31, 2014!

*Qualifying transactions must post to your Platinum Rewards credit card account during the November and December 2014 statement periods to be eligible for double points. To be eligible for double points, your purchase must be a qualifying signature rewards purchase. Balance transfer, convenience check, and any fees associated with the card do not qualify. Refer to your terms and conditions for additional information. Bonus points will be applied no later than 4/15/2015 and will be visible on the Reward's website.

USPS FCU's VISA® Gift And Reloadable Cards Are Always In Style

The Gift Everyone Loves To Get

VISA® Gift Cards are the gifts that never get returned, since they're so versatile. They work just like cash, except they're safer, and you can use them to shop anywhere VISA is accepted – even online.

A Smart Choice While Traveling

Reloadable Visa Cards offer smart solutions while traveling. With a Reloadable Card, you're protected if they are lost or stolen. They can be easily reloaded through direct deposit or online. Keep track of spending or help your student manage his or her money without risk of overdraft or growing credit card bills.

Call to order your card today at **(800) 877-7328!**

Visit www.uspsfcu.org for more details.



Administrative Office

7905 Malcolm Road, Suite 311
Clinton, MD 20735-1730

Office Hours: M-F 8:30 a.m. – 2:30 p.m.

Phone and Telephone Teller:
(800) 877-7328 (toll-free)
(301) 856-5000 (D.C. metro)

Call Center Hours:
M-F 8:00 a.m. – 7:30 p.m. (ET)

24/7 Lending Service Center:
(800) 877-7328 (toll-free)

www.uspsfcu.org

Routing Number: 254075441
NMLS ID: 501858

Rate Information

Please contact the Credit Union for current rates or visit our website at www.uspsfcu.org. Rates are subject to change without notice.



Federally Insured by NCUA

We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act. It is illegal to discriminate against any person because of race, color, religion, sex, or national origin.

14-00565 9/14 Marketing Partners 888.641.1215

bulletin board

Holiday Closings

Columbus Day

Monday, October 13, 2014

Veterans' Day

Tuesday, November 11, 2014

Thanksgiving Day

Thursday, November 27, 2014

Christmas Eve

Closing at 12:00 p.m.

Wednesday, December 24, 2014

Christmas Day

Thursday, December 25, 2014

New Year's Eve

Closing at 12:00 p.m.

Wednesday, December 31, 2014

New Year's Day

Thursday, January 1, 2015



e-Statement Option

We appreciate the importance of mail and we appreciate that mail provides for the employment and income of our members. We get that. We also get that the world has changed and more and more people

now prefer to manage their business electronically. BillPayer is one such example. For those preferring e-statements over paper statements, we are making you aware of that option. To enroll, log in to CU E-LINK or contact us at **(800) 877-7328** for more information.