



# PostScripts



SUMMER 2014

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## Turn Down The Heat With Cool Auto Loan Savings

### Affordable New And Used Car Financing

Drive home a brand-new car at a great low rate. Or, refinance a loan from somewhere else and save with lower monthly payments. For added convenience, make payments with Online Banking or direct deposit.

**Apply Today  
For Fast  
Approval!**



**Visit [www.uspsfcu.org](http://www.uspsfcu.org), call us  
at (800) 877-7328, or come to a branch.**

**FYI: Members in our Free Access to Cash and Relationship Rewards programs receive 1% rate discounts!**

### New, Used & Refinanced Car Loans

As Low As

**1.49%**  
APR\*

Up To 84 Months

**Receive up to 125% LTV for  
refinanced vehicle loans**

\*APR = Annual Percentage Rate. Rate shown for qualified borrowers and based on creditworthiness. 1.49% is with Relationship Rewards and Free Access to Cash programs. Rates subject to change without notice. Other rates and terms are available. Contact the Credit Union for complete loan details.

*Wish you were here  
You could be...*



Your summer getaway starts with a low-cost vacation loan from USPS FCU. You can borrow up to \$3,000 at a low 8.99% APR.\* Payments are affordable, and you'll be able to indulge a little bit more to make your vacation extra special.

If you're staying home this summer, use the low-cost funds for any reason. We're here to help you relax and enjoy life more!

### Vacation Loans

**8.99%**  
APR\*

Up To 24 Months  
Up To \$3,000

**Borrow \$3,000 at 8.99%  
APR for bi-weekly  
payments as low as \$69**

\*APR = Annual Percentage Rate. Rate shown for qualified borrowers and based on creditworthiness. Rates subject to change without notice. Other rates and terms are available. Payment example based on 8.99% APR for 24 months. Contact the Credit Union for complete loan details. Offer expires August 31, 2014.

## Get Your Loan Approved 24/7

Try our 24/7 Lending Service to apply for a loan at your convenience! You can apply for any type of loan, including a home equity loan, auto loan, personal loan, or credit card. Simply call **(800) 877-7328!**



## Your Closest Branch Is

# Available To Download!

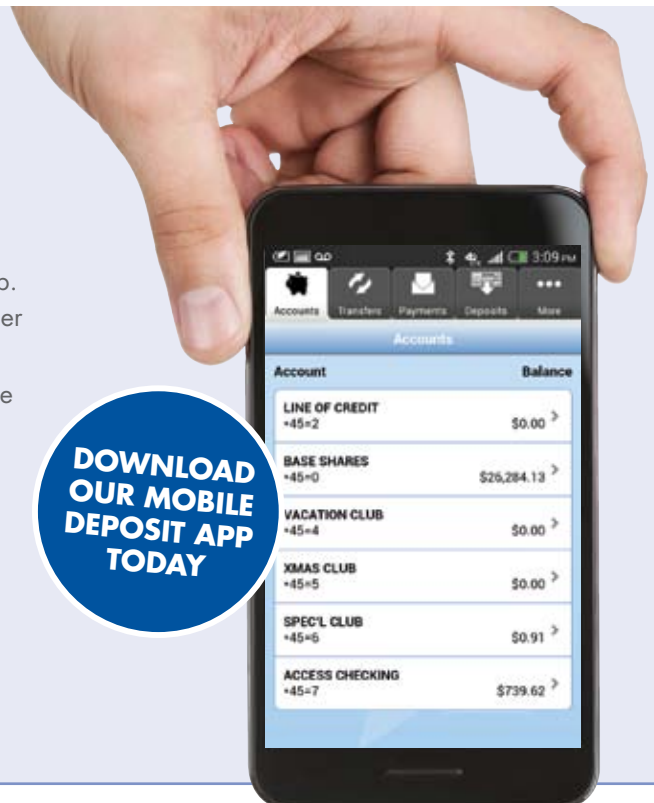


Save yourself a trip to the teller with the new Mobile Deposit app. Make quick and secure check deposits with just a tap of the finger through our free iPhone® or Android® app.\*

- Take a picture of your check and deposit funds from anywhere
- Deposit up to \$2,500 daily
- Easy to use on the go
- Best of all – **it's free**

Learn more and get started by clicking on "Account Access" from our Home Page, then "Mobile Banking."

\*Mobile Remote Deposit is functional on iPhone and Android apps only. Data rates may apply. Check with your mobile phone carrier for details.



**DOWNLOAD  
OUR MOBILE  
DEPOSIT APP  
TODAY**

Account	Balance
LINE OF CREDIT +45=2	\$0.00 >
BASE SHARES +45=0	\$26,284.13 >
VACATION CLUB +45=4	\$0.00 >
XMAS CLUB +45=5	\$0.00 >
SPEC'L CLUB +45=6	\$0.91 >
ACCESS CHECKING +45=7	\$739.62 >



## Saving Solutions For Your Summer Projects And More

Have the funds you need – when you need them – by opening a USPS FCU Home Equity Line of Credit or fixed rate Home Equity Loan. Use the equity in your home to finance home improvements, consolidate debt, and more.

### Perfect For Ongoing Projects Or Expenses

- Borrow up to your available credit limit
- Funds become available to use again without reapplying
- Up to \$1,000 credit at closing\*

### Budget-Friendly Low, Fixed Rates

- Borrow from \$10,000 up to \$200,000
- Qualified borrowers can tap up to 90% of their home's equity, less First Mortgage balance
- Up to \$1,000 credit at closing\*

For rates or loan details, visit us online at [www.uspsfcu.org](http://www.uspsfcu.org) or call our Home Equity Department at **(800) 877-7328**.

\*APR=Annual Percentage Rate. Rate shown for qualified borrowers and based on creditworthiness. Rate subject to change without notice. Other rates and terms are available. Variable Rate Home Equity Line of Credit based on the Prime Rate as published in *The Wall Street Journal* (as low as 3.25%, not to exceed 12.00%). If the Prime Rate changes, your rate will be adjusted effective the month following the rate change. For Home Equity Loans and Lines of Credit, receive up to \$1,000 towards closing costs with our Relationship Rewards and Free Access To Cash programs. However, your loan must close, be set up on your Credit Union account, and remain open for at least 36 months, or you will be responsible for reimbursing the Credit Union for all closing costs incurred by the Credit Union, including the appraisal. Consult your tax advisor for tax deduction eligibility. Contact the Credit Union for complete loan details.

**Home Equity Line Of Credit**  
As Low As  
**3.25%** APR\*  
Variable Rate

**Home Equity Loans**  
Fixed Rates As Low As  
**3.99%** APR\*  
Fixed Rate

**WE  
FINANCE  
MORTGAGES  
TOO!**



# VISA® Gift And Reloadable Cards Are Easy To Obtain!

## Perfect For Gift Giving Or Any Occasion

You'll love having one more option available with our new VISA® Gift Cards. Shop anywhere VISA is accepted – even online. They work just like cash except they're safer.

## Prepare For Traveling Or Back-To-School

Reloadable Cards are the perfect solution for traveling. You can't replace lost or stolen cash, but with a Reloadable Card, you're protected. They're also a sensible solution for kids away from home and can be easily reloaded through direct deposit.

## Call To Order Your Card Today

At **(800) 877-7328!** For more details, visit <http://www.uspsfcu.org/services/atira-reload-s-gift-cards.aspx>.



## Platinum Rewards

As Low As

# 8.90% APR\*

## Use Your USPS FCU Visa® Platinum Rewards Credit Card Online To Earn 5x Points!

It's easy to do. Log into your Rewards account at [www.uspsfcu.org](http://www.uspsfcu.org) to shop online in the **rewards!**® Perks Point Mall. Earn 5x points by shopping online with merchants such as Wal-Mart, Best Buy, GameStop, Old Navy, Macys, Pet Smart, Disney Store, and many more. **You'll see how spending only \$200 can get you 1,000 points!**

Your **rewards!** points will add up quickly. You can redeem them for:

- **1.1% Cash Back**
- **Travel**
- **Gift Cards**
- **Green Products**
- **Donations To Charities**
- **Merchandise And More**
- **Find Additional Discounts From National Retailers.\*\***



## Skip-A-Loan Payment For Extra Cash!

You can skip a loan payment this summer to ease your cash flow or help pay off bills. As a member, you can skip a payment on your loan(s) once every 12 months – for any reason. To initiate your skip, visit <http://www.uspsfcu.org/loans/skip-n-a-n-loan-payment-program.aspx>, then fax your request to (301) 856-4061.

First mortgages and credit cards are not eligible for this program and cannot be combined with any other offers or loan extensions. Some restrictions apply.

There is a lot to learn about what our USPS FCU Visa Platinum Credit Card can give back to you. Visit our Rewards site to find out what you've been missing.

## Start Earning More

Apply today at [www.uspsfcu.org](http://www.uspsfcu.org), call us at **(800) 877-7328**, or come by a branch.

\*APR = Annual Percentage Rate. Rates are variable based on prime. Rates are subject to approval and are based upon creditworthiness and the ability to repay the debt. Other credit card programs available. See Credit Union for more details.

\*\*For a full list of rewards! merchants, visit [www.uspsfcu.org](http://www.uspsfcu.org). Offers and discounts subject to change without notice.





# Get A Head Start On Next Year's Summer Vacation



Don't spend another summer stuck at home with no funds. "Staycations" are great, but saving now for next year's fun with a **Vacation Club Account** will make a big difference. The Vacation Club Account disburses in May, so open yours today to begin saving for a vacation you can actually look forward to and afford!

Talk to a Member Service Representative to find out more. Payroll deduction is available to make saving even easier.

## Annual Meeting Election Results

U. S. Postal Service Federal Credit Union held its 80th Annual Meeting, Wednesday, May 28, 2014 at the L'Enfant Plaza Branch.

There were three vacancies for the Board of Directors this year. There was no printed ballot as there was only one nominee for each position. The following nominees were elected by acclamation at the Annual Meeting to serve a two-year term.

**Gilbert A. Ford, Jr. | Michael E. McCartney | Richard Yessian**

Congratulations to the winners and many thanks to everyone who participated in the meeting.

Your Board members for 2014 are: Chairman, Charles A. McCullough, II, Esq.; Vice Chairman, Michael E. McCartney; Secretary/Treasurer, Timothy S. Gavagan; and Directors Thomas E. Dale, Jr.; Gilbert A. Ford, Jr.; Richard E. Gatewood; and Richard Yessian.

## Congratulations To Our Scholarship Winners

The response to our annual Frederick J. Heinen Scholarship Contest was outstanding. Judging was difficult due to the exceptional content of the essays. Our thanks to all entrants and congratulations to the winners!

- McKenzie Pharo** ..... 1st Place, \$1,000  
**Jasmine Brown & Tippin Harkins** ..... 2nd Place, \$750  
**Breona Jones** ..... 3rd Place, \$500

The winners were notified by mail and the funds were deposited into their Credit Union account. An honorable mention of \$50 was awarded to all other entrants by an anonymous donor and deposited to their Credit Union account.

### Administrative Office

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

Office Hours: M-F 8:30 a.m. – 4:30 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](http://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](http://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.

14-00420 7/14 Marketing Partners 888.641.1215

## bulletin board

### Holiday Closings

#### Independence Day

Friday, July 4, 2014

#### Labor Day

Monday, September 1, 2014

#### Columbus Day

Monday, October 13, 2014

