



PostScripts



SPRING
2015

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Make Spring Upgrades Using Your Home's Equity



Home Equity Lines Of Credit

Rates As Low As

3.25%
APR*

Home Equity Loans

Fixed Rates As Low As

3.99%
APR*

60-Month Term



Springtime is a great time to make winter repairs, upgrades, and renovations to your home, and getting a Home Equity Loan or Line of Credit can give you the funds you need to replace that worn gutter system, spruce up your kitchen, add a deck, expand the bathroom, or any other project you have. Or use the money to consolidate debt, pay for personal expenses, or anything else you may need.

USPS FCU offers great rates on both Home Equity Loans and Home Equity Lines of Credit for your borrowing needs, especially as compared to credit cards and loans offered by home improvement stores, which can range from 17.99%-24.99%, even for those with good credit.

Our loans offer:

- Low or no closing costs
- Fast turnaround
- Tax deduction for interest**
- Easy access to funds
- Up to 90% LTV



Apply Online Today

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

*APR = Annual Percentage Rate. Based on evaluation of applicant's credit. For full details please contact the Credit Union. Other rates and terms available. **Interest may be tax deductible, please check with a tax professional.

Get Kids With About Saving Now

Earn
3.00%
APY*

Save Up To \$3,000
For 36 Months*

April Is National Credit Union Youth Month

This is the perfect time to open an account or make a deposit for your child or grandchild. For more information visit www.uspsfcu.org.

*APY = Annual Percentage Yield. Penalty for early withdrawal.

Use The Credit Card That Pays You Back

Using a VISA® Platinum Rewards card from USPS FCU can be very rewarding. With every purchase that you make, you'll earn rewards points redeemable for gift cards, cash, and more! Plus, you'll get a great rate and plenty of advantages:

- No Annual Fees
- No transaction fees
- Spend, earn, and redeem – earn **rewards!**® with every dollar spent. Redeem points for cash, gift cards, merchandise, and travel.
- Earn up to 5X Points when you shop online in the Points Perk Mall
- Free credit card alerts powered by VISA

Apply Now!

Call us at **(800) 877-7328** or apply online at www.uspsfcu.org.

COMING SOON!



Student Choice® Private Student Loan Consolidation

Watch our website for more information. You could save thousands!



Love Your Car But Not Your Rate?

USPS FCU offers some of the lowest lending rates around. If you are ready to trade in or trade up for a new vehicle, or want to refinance a vehicle you already purchased, we can help!

Apply Online Today

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

Let Us
Beat Your
Current Auto
Rate By 1%
Or More!

*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. Typical Interest Rates range from 1.49% to 16.99% 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 rate discounts cannot be combined with this offer. Loans subject to credit approval. Other terms and conditions may apply. Other restrictions may apply. USPS FCU reserves the right to withdraw or change this offer at any time.

**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.

Frederick J. Heinen Scholarship Contest

Who is Eligible: High school seniors or college students between the ages of 17 and 23 who are members of the USPS FCU. If you are not a member, you may complete an application and submit it with your initial deposit and essay to qualify.

Competition Rules: Write an essay not to exceed 1,000 words typed from the topic below. Your essay will be judged on content, grammar, and spelling. Entries must be postmarked no later than Friday, May 22, 2015. Entries postmarked after that date will be disqualified.

Topic: Write an essay on: *When do you anticipate starting your retirement savings plan? Why?*

Awards: 1st Place – \$1,000 | 2nd Place – \$750 | 3rd Place – \$500

Submit Entries to: USPS FCU

Attn. Betty Myers
7905 Malcolm Rd, Suite 311
Clinton, MD 20735-1730

Fax: (301) 856-7548
email: bmyers@uspsfcu.org

Winners will be notified by mail and announced in the Summer *PostScripts*. The Committee will also announce the winners at the 81st Annual Meeting, June 24, 2015. Funds will be deposited into the winner's savings or checking account with the Credit Union.

If you have any questions, call Betty Myers at **(301) 576-1316**. Employees, Board, and Supervisory Committee members and their immediate family are ineligible to participate.

Sharpen Your Financial Literacy

Many Americans are woefully undereducated when it comes to finances. Thankfully, **April is Financial Literacy Month**. Now is the time to start learning more about your finances so you can be smart with your money in the future. There are resources both online and in your community to help you learn more about your money such as how to budget, use credit smartly, prepare for retirement, and perhaps most importantly, not go into debt.

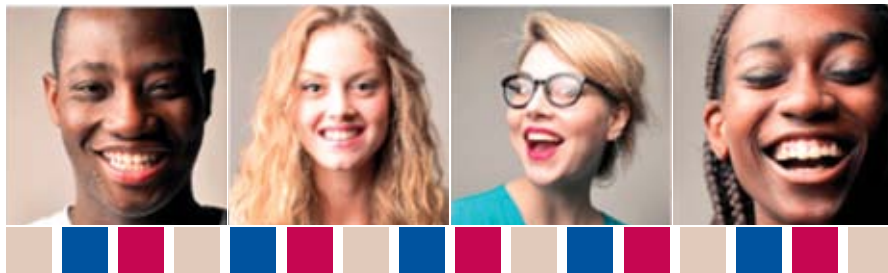
- Your local library not only has books on personal finance, they may host financial workshops on everything from taxes to balancing your checkbook.
- Your Credit Union has a wealth of information, ranging from financial calculators to financial workshops and retirement planning.
- Take a course at a local community college.
- Consult with GreenPath Financial Wellness through your Credit Union for free one-on-one financial counseling. Call **1-877-337-3399** or visit www.greenpath.com.

The More The Merrier

\$25 For You & \$25 For Them - Refer A Member Promotion

Spread the word about USPS FCU membership and get rewarded. Share the value of membership with your immediate family, extended family, neighbors, and friends. For every friend you refer who becomes a member by April 30, 2015, we'll give you each \$25. The more the merrier, so bring more friends and enjoy more cash.

To Refer A Member today, visit our website at www.uspsfcu.org, call us at **(800) 877-7328**, or stop by the Credit Union to get your referral coupon.



Donate To The 2015 Credit Union Cherry Blossom Run By April 12

Our Credit Union is a proud sponsor of the Credit Union Cherry Blossom Run. Please consider donating a dollar – or more! – online from our website. Your contribution can benefit a children's hospital in your community.

Please donate today* by visiting our website, www.uspsfcu.org, and go to the News, Offers & Events section.

*Donations made online will support your local hospital within Children's Miracle Network Hospitals based on your zip code.

Chairman's Corner

A Message From Our Chairman Of The Board



Charles A.
McCullough II, Esq.

It's been said that we choose our joys and sorrows long before we experience them. USPS FCU is proud to provide the financial tools and services that give you the opportunity to choose the joys of prosperous living. Through the competitive rates of a Credit Union IRA, you may choose a future of greater financial security. The various mortgage products we offer allow you to experience the joy of stress-free home ownership.

A still greater joy in choosing prosperous living is sharing that prosperity with others. For the Credit Union that means investing in you and our community. Education being the key to future financial well-being, USPS FCU announces its annual college scholarship essay contest. To share with the community at large, we will once more sponsor the Credit Union Cherry Blossom Ten Mile Run.

As you "spring clean" your finances, take advantage of the various Credit Union products that could help you grow your financial prosperity.

2014 IRA Contributions Deadline April 15

The deadline for contributing to your IRA is fast approaching. You still have time to make a contribution to an IRA account for 2014, but you must do so by April 15, 2015. The maximum deposit is \$5,500 (for both Roth and Traditional IRA accounts); for those ages 50 and older, the maximum deposit is \$6,500.

Please contact us at **(800) 877-7328** or stop by the Credit Union if you have any questions or want to open a new IRA account.

Looking For A Home To Call Your Own?

Whether you're a first time home buyer, have outgrown your current home, or need to downsize, spring home sale markets are at their peak with inventory. This is a great time to purchase or refinance before mortgage rates start to rise.



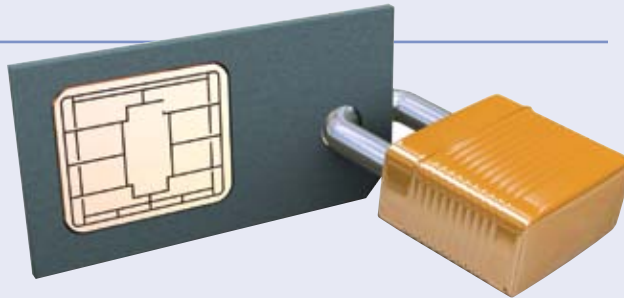
- USPS FCU has Mortgage money to lend.
- Our Mortgage Officers are committed to looking after your best interests.
- Members have access to a full line of mortgage products/programs* to meet each member's needs.
- Save time and money using our CU Realty Service to buy or sell your home.
- \$500 at closing for members in our Relationship Rewards program on First Mortgage Loans.
- Fixed-Rate Second Mortgages and Home Equity Lines of Credit are available, too!

Don't wait! Learn more and apply today by visiting www.uspsfcu.org, call **(703) 425-8319**, or stop by a branch.

* 1st Mortgage Loans available in all 50 States (only). Not all programs available in all States. See Credit Union for details.

EMV Chip Card Update

USPS FCU has already started the transition to the Chip Card, also known as "smart card" and "EMV card." You will be receiving your new card in the coming months. Chip Cards are easy to use and help to protect against counterfeit fraud due to lost and stolen cards. Currently, Chip Cards will be issued with a chip on the front of the card and the familiar magnetic strip on the back of the card. Chip Cards will continue to be compatible with existing non-chip capable devices. We will include details and instructions when we mail your card. Please let us know if you have questions on how to use your new Chip Card when you receive it.



81st Annual Meeting

USPS FCU will hold its 81st Annual Meeting on Wednesday, June 24, 2015, at the U.S. Postal Service Headquarters located at 475 L'Enfant Plaza SW, Washington, DC. Registration will begin at 11:30 a.m. and the meeting will convene at noon.

There will be no printed ballot as there was only one nominee for each position. Nominees will be elected by acclamation at the Annual Meeting.

Please join us for this important event and learn more about the Credit Union's financial position. Meet the employees and volunteers who manage your Credit Union. We hope to see you there!

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

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.

15-00183 3/15 Marketing Partners 888.641.1215

bulletin board

Holiday Closings

Memorial Day – Monday, May 25

Independence Day – Friday, July 3

Mission Hills, CA Branch Relocation

On March 6, 2015, our Mission Hills branch closed its doors to move to San Fernando City Hall just a few miles away.

We will notify members in that area by e-mail and postcard once we know when our new location is ready for us.

Please mail all correspondence to the Clinton, MD location in the interim.

Contact us at **(800) 877-7328** with any questions.