

PostScripts

A Quarterly Newsletter For Members Of
U. S. Postal Service Federal Credit Union

SPRING 2012

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How's This Sound?

Get A New/Used/Refinanced
Auto Loan And Make

**No Payments
for 90 Days!**

Here is your opportunity to get the vehicle you need with great rates as low as **2.74% APR** and use the money you will save on not making those initial auto loan payments for other important things such as:*

- Savings for a rainy day or vacation
- Savings for an emergency
- Paying down other high-interest debts you may have
- Paying taxes
- Treating yourself to something you deserve
- Taking your spouse out for a night on the town, etc.

Need we go on? This offer is available for a limited time, so don't wait.

*APR (ANNUAL PERCENTAGE RATE). Rates are subject to change at any time without notice. Rates as low as 2.74% APR with the relationship rewards program, otherwise rates are as low as 3.74% APR, with terms up to 72 months. Existing USPS FCU auto loans cannot be refinanced. All loans are subject to credit approval and the ability to pay. †Interest begins accruing upon disbursement of loan. Effective March 9, 2012, deferred payment promotion is available upon credit approval and some restrictions may apply. FICO score must be 631 or greater and loan must be set up on an automatic payment allotment. Minimum loan amount must be \$10,000 or greater. Loans will not qualify for the skip a payment program until 12 months after first payment is made. Contact us for more details.



Need A Mortgage Loan? Check With Us First!

Buy or refinance with a USPS FCU Mortgage Loan. Refinancing can lower your payments and give you peace of mind knowing that USPS FCU will put you in the right loan.

Bonus! For a limited time, we will give you a \$500 credit at closing if you close a first mortgage loan with USPS FCU.*

To learn more about our mortgage products, call 703-425-8319 or visit us at www.uspsfcu.org.

*\$500 closing cost credit on first mortgages is a limited-time offer, effective March 7, 2012 and is subject to change without notice. Members cannot receive cash back from this offer. Closing costs credit will be provided at loan closing. Certain restrictions may apply. Closing costs credit applies to new mortgage loans and refinanced loans from other financial institutions. Existing USPS FCU mortgages are excluded from this offer. Ask your loan officer for details.

Borrow Smart. Buy Smart.®

**THE PERFECT
WITH EVERY PURCHASE
USED CAR
PACKAGE®**

- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.¹
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.²
- FREE CARFAX® REPORTS.
- 7-DAY REPURCHASE AGREEMENT.¹

And, you'll never have to haggle about prices.

Call 800-877-7328 or visit us at www.uspsfcu.org to get pre-approved today!

Visit us at Enterprise Car Sales or call 800-227-7253 for the location nearest you.



*Restrictions apply. For details, see an Enterprise Car Sales Manager. ¹Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, "The Perfect Used Car Package", "Borrow Smart. Buy Smart.", and "Haggle-free buying. Worry-free ownership." are trademarks of the Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2012 Enterprise Car Sales, CO5040 Q-AD 03/12 SH

Preview our great selection of quality used vehicles at cuautodeals.com



78th Annual Meeting

USPS FCU will hold its 78th Annual Meeting on Wednesday, June 20, 2012, at the U. S. Postal Service Headquarters, which is 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. Meet the employees and volunteers who manage your Credit Union. We hope to see you there!

Frederick J. Heinen Scholarship Contest

Who Is Eligible: High school seniors and 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 a membership application and submit it with your essay to qualify.

Competition Rules: Write an essay not to exceed 1,000 words and typed from the topic listed below. Your essay will be judged on content, grammar, and spelling. Entries must be postmarked no later than Wednesday, May 9th, 2012, to be accepted.

Essay Topic: *As a young adult, what do you look for when choosing a financial institution?*

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

Submit Entries to:

USPS FCU
Attn: Betty Myers
7905 Malcolm Road, Suite 311
Clinton, MD 20735-1730, or
Fax: 301-856-7548, or email to:
bmyers@uspsfcu.org

Winners will be notified by mail and announced in the Summer PostScripts. The committee will also announce the winners at the 78th Annual Meeting, June 20, 2012. Checks for prize money will be payable to the winner and the college or university the student is or will be attending; the name of the college or university must be provided before a check is issued.

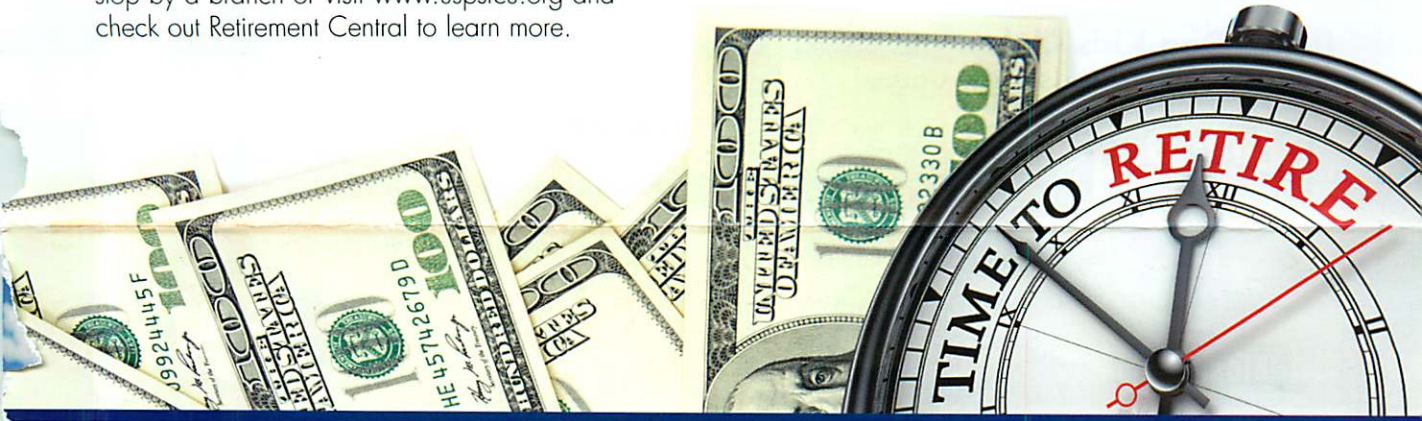
If you have any questions, call Betty Myers at (301) 856-5000, extension 1316. Employees, Board and Supervisory Committee members and their immediate family are ineligible to participate.



Save Today, Retire Tomorrow!

Live smart to have the best time of your life! Are you getting close to retirement, or do you need to create a plan for retirement? At USPS FCU, your opportunities to invest are customized to meet your financial goals. We have IRA options with exceptional rates to maximize your earning potential to help you meet those goals. Plus, you will earn bonus dividends on your IRA if you are in our Relationship Rewards Program. Don't wait any longer. You'll thank yourself later when you can do what you want and not have to get up and go to work. Oh, what a happy day that will be!

ACT NOW! Contact us at (301) 856-5000 or (800) 877-7328 to speak with one of our IRA Specialists, stop by a branch or visit www.uspsfcu.org and check out Retirement Central to learn more.



Get Your USPS FCU VISA® Platinum Rewards Credit Card Today!*

Your Points, Your Perks, Your Way!

It's simple. You use your card to make your purchases, you earn a point for each dollar you spend, and then you redeem them for things like:

- **Travel**
- **Gift Cards**
- **Green Products**
- **Donations to Charities**
- **Merchandise**
- **1.1% Cash Back**
- **And more...**

In addition to the rewards you can redeem your points for; you will also learn ways to:

- **Save big at over 18,000 restaurants**
- **Get discounts on variety membership programs**
- **Earn 5x points at over 500 select merchants**
- **Earn 3x points on various purchases**

What are you waiting for? Apply online at www.uspsfcu.org, call us at 800-877-7328 or come by a branch to apply for your USPS FCU VISA® Platinum Rewards Card, so you can enjoy what other members are enjoying.

*On approved credit.



Youth Savings Clubs

Help Teach Your Kids To Save!

It's never too early to teach your kids the value of saving! USPS FCU makes it easy by offering three Youth Savings Clubs designed for different age groups. Club members will automatically bump up into the next club level as they get older. Look at the features of our Youth Savings Clubs:

Dollar Dog Kids Club®

Club Benefits for Kids 12 & Under



- Official Club Membership Card
- Savings Account
- Young Savers Certificate
- Dollar Dog Savings Passbook
- Fun Treasure Chest Toys
- Dollar Dog Coloring Book
- Interactive Dollar Dog® Website
- Free Online Games
- And More!

Cha-Ching! Teen Club®

Financial Services and Educational Resources for Teens 13-17

- Savings Account
- Young Savers Certificate



- Checking Account*
- Online Banking
- VISA® Check Card*
- Interactive Cha-Ching!® Website
- Online Money Management Tools
- And More!

the edge®

Financial Services and Educational Resources for Young Adults Ages 18-24

- Savings & Checking Accounts
- CU E-LINK Online and Mobile Banking
- Online BillPayer Service
- QUE Telephone Teller
- VISA® Check & Credit Cards**
- Interactive *the edge*® website
- And More!



Sign Up Today! Visit us online at www.uspsfcu.org, call (800) 877-7328 or stop by a branch to give your kids a financial head start!

*Must be at least 16 years old and have a Joint Account owner at least 18 years old to qualify for checking products.

**VISA® Credit Cards are available for members at least 18 years old. Approval is based upon your credit history and your ability to repay the debt.

Holiday Closings & Events

Monday, May 28, 2012
Memorial Day - Closed

Wednesday, June 20, 2012
USPS FCU Annual Meeting Event
in Washington, DC -
All Branches Will Be Open

Wednesday, July 4, 2012
Independence Day - Closed



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(301) 856-5000 (D.C. metro)
Call Center Hours:
8:00 a.m. - 7:30 p.m. (EST)

www.uspsfcu.org

Routing Number: 254075441

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.
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