



## ADMINISTRATIVE OFFICE

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

**Phone and Telephone Teller:**  
(800) USPS-FCU (877-7328)  
(301) 856-5000

**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)

NMLS ID: 501858



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## Rates Keep Increasing... Check This Out!

Take advantage of our great rates and watch your savings grow with a Share Certificate.

We have great rates available with terms that fit your needs, from six months to five years. Plus, did you know you earn a higher dividend when you open your certificate online? That's right, you earn .25% more when you open an e-Certificate online through Virtual Branch. That sounds like a no brainer – right?

Did you hear about the new feature of our six-month e-Money Market Certificates? It's now an add-on certificate, so you can add additional funds throughout the six-month term at any time you'd like.

Visit our website to view our e-Certificate rates and invest in your future today!

## HOLIDAY CLOSINGS

**Columbus Day**  
Monday, October 8

**Veterans Day**  
Monday, November 12

**Thanksgiving Day**  
Thursday, November 22

**Christmas Day**  
Tuesday, December 25

**New Year's Day**  
Tuesday, January 1

**Martin Luther King, Jr. Day**  
Monday, January 21



# PostScripts

THE QUARTERLY NEWSLETTER FOR MEMBERS OF U. S. POSTAL SERVICE FEDERAL CREDIT UNION

## FALL 2018



## ELECTION 2019

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 June. Nominations must be received no later than December 8, 2018. The slate of nominations for the vacant positions will be announced in the 2019 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 (235 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 Summer of 2019.



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## FALL FIXES FOR THE HOME

Fall is a welcome reprieve from the oppressive heat of summer. It also offers homeowners all across the country a chance to ready their homes for cold weather, hard rains and all that cold seasons have to offer.

As the seasons change, once again it's time to perform some home maintenance. Here are nine yearly tasks that will help keep your household in working order when the temperatures drop.

- 01. Clean Gutters:** Do so frequently. Clogged gutters can result in standing water and roof damage. Plus, if you clean them frequently, you're less likely to have to deal with decomposing leaves.
- 02. Mow and trim:** It seems counter intuitive, but fall is a wonderful time to both fertilize and reseed your lawn. A maintained lawn improves a home's value and sale-ability. Use this time to trim shrubs and grass one last time so that your yard stands out, even in a dormant season.
- 03. Prune trees:** With winter comes ice. With ice comes broken limbs. Take advantage of nice weather and cut back or remove precarious limbs. It only takes one heavy snow or ice to weigh down a limb and damage property.
- 04. Power wash:** Your home, driveways, sidewalks, decks and patios can get quite grimy during the summer months. Invest in a power washer and you'll be surprised how clean you can get them!
- 05. Outdoor Living:** Some furniture is made to be stored during rainy or snowy seasons. Clear a place in your garage or shed for these items. Consider covering them with a tarp and storing cushions in vacuum seal bags.
- 06. Heating Systems:** Check furnaces and change filters. Not only will it boost efficiency, but it will also save you money in the process.
- 07. Check for Leaks:** Re-caulk around windows and doors to help prevent heat from escaping. Use child safety plugs in electrical sockets that are not occupied on your outside facing walls to prevent cold air from coming in that creates drafts. Your furnace won't have to run so long to heat your home and your electric bill won't be as high.
- 08. Fireplace:** You don't want a chimney fire. Be sure to have your chimney swept or cleaned each year.
- 09. Piping:** Check pipes for insulation to prevent freezing and bursting.

Every season holds different responsibilities for a homeowner. Be sure to stay on top of tasks each season to maintain your home's value!

Source: [realtymtimes.com](http://realtymtimes.com)



## Budget for the Holidays – Starting Now!

*Sure, the holidays are still a few months away, but they will creep up on us and be here before we know it! Planning now will help you manage your spending in the coming months.*



### HERE ARE SOME TIPS TO SAVE YOU SOME CASH:

- Set aside just \$20 or \$40 each week now and you'll have \$200 to \$400 by early December. That's a small amount to set aside each week that could equal many gifts in just a few months.
- Opening a USPS FCU Christmas Club account is the perfect place to stash your holiday cash for next year, too! If you start now, you'll have a full year of savings before the account disburses in October 2019. Setting up a bi-weekly allotment of \$40 will give you over \$1,040 to spend next year so you can get an early start for shopping for those special gifts.
- Look for sales NOW on things that your friends and family might like as gifts. Doing this will help you get a jump on all the other holiday shoppers who won't be snagging all the best bargains until months from now.
- There are few things more thoughtful than homemade gifts, so start making them now to give you plenty of time to finish before the holidays. The possibilities are endless – you could knit scarves or throw blankets, make candles or soap, make jam out of fresh summer fruit, create coasters or stationery out of photos that you've taken, or anything you can imagine. The internet is full of gift-making ideas. And, your one-of-a-kind homemade gifts will surely be treasured by your recipients!

Remember – planning and budgeting for holiday spending now can save you money, so consider starting your plan of attack today, and get started for next year by opening your Christmas Club account. Come December, you'll be so glad you did!

## APPLY FOR A SCHOLARSHIP

SCHOLARSHIPS ARE AVAILABLE FOR STUDENTS HEADING TO COLLEGE OR A TRADE SCHOOL IN 2019.

The \$12,000 Credit Union College Scholarship Program from the CU Foundation allows collegebound Credit Union members to apply for one of ten \$1,000 essay-based scholarships; one \$1,000 video-based scholarship; and/or one \$1,000 photo-based scholarship. Yes, you can apply for all three! The deadline for applications is March 31, 2019. Awards will be announced in May 2019. Any member of USPS FCU who is entering their freshman through senior year of college or trade school may apply. Applications are accepted online at: [cufound.org/scholarship](http://cufound.org/scholarship).

