



PostScripts

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

Fall 2020

Now Taking Appointments for Our MD, DC, and NC Branches

Our MD, DC, and NC branches are now open for appointments only. [Click here](#) to email the branch that you'd like to visit.

Home Equity Line of Credit Loan Special - No Closing Costs

Let USPS FCU help you to fix up your home the way you want it vs. finding a new home. Let the equity in your home help you enjoy your home even more.

Pay no closing costs* on a USPS FCU Home Equity Line of Credit Loan from October 1st - November 30th.

As a valued member of USPS FCU, you'll enjoy:

- Rates as low as **3.25% APR*** for up to 30 years on a Home Equity Line of Credit with a 15 year draw period.
- No Closing Costs
- Borrow up to 90% LTV¹ (Loan-to-Value)
- Loan amounts from \$10,000 to \$200,000²
- Potential tax savings³

Call us at 800-877-7328 to speak with one of our Home Equity Specialists to get started. [See website for details.](#)

*APR = Annual Percentage Rate. Your loan must close, be set up on your Credit Union account, and remain open for 36 months, or you will be responsible for reimbursing the Credit Union for all closing costs incurred by the Credit Union, including the cost of appraisal. Fixed-rate home equity loans are not eligible for this promotion. Home equity lines of credit loans must be approved between October 1, 2020 and November 30, 2020 in order to qualify for this promotion. Other rates and terms available. Not available in Texas, Puerto Rico or the Virgin Islands.

¹Maximum LTV (loan-to-value) ratio is 90%. LTV and loan amount are based on applicant's credit history. Other restrictions may apply.

²Borrower must access a minimum of \$10,000 at time of loan funding on line of credit loans. For loan amounts of \$100,000, closing costs typically range between \$800 and \$2,800. Closing costs can vary based on the location of the property and the amount of the loan. Sample rate for home equity line of credit: A loan with a principal balance of \$10,000 at 3.25% (based on prime rate) would require a payment of \$70.26 with approximately \$27.08 applied to interest and \$43.18 applied to principal in a 31 day month. The prime rate is the Wall Street Journal prime rate as of the last business day of the month. Stated rate accurate as of October 1, 2020.

This offer does not apply to any existing Home Equity loan products. This offer cannot be combined with any other offer. Credit Union membership is required. All Credit Union loan programs, rates, terms, and conditions are subject to change at any time without notice.

³Consult with tax professional for tax savings advice.

NMLS ID: 501858. Equal Housing Lender

Increase Your Buying Power With Our 15/15 Adjustable

Rate Mortgage Loan

For a limited time, USPS FCU is offering a 15/15 adjustable rate mortgage loan. It's like having a 30-year mortgage with a 15-year rate!

Advantages:

- Fixed rate for the first 15 years, the rate adjusts once in year 16, then remains a fixed rate for the remaining 30 year term
- Allows for higher loan amount qualification and enhanced buying power
- Low initial payments
- The benefits of both a fixed and an ARM product
- And, you may **ALSO** be eligible for **\$500** towards your closing costs!

Speak with a loan officer today! Call our Mortgage Department at 703-425-8319. We will contact you within 24 hours. [See website for details.](#)

*Mortgage loans are not available outside of the United States. Not all loan programs are available in all states. Contact us for more details on loan programs by state. Other mortgage programs available. Limited time only offer and is subject to change at any time without notice. Must be a USPS FCU member to be eligible. Members in our Relationship Rewards program may be eligible for the closing cost credit. Other restrictions may apply. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS ID: 501858.

Assistance Available With Our Federal Disaster Relief Program

Members that have been affected by the recent hurricanes, Federal Disaster Relief is available for those impacted in areas that are declared federal disasters. [See website for details.](#)

Assistance Available for Members Impacted by COVID-19

Relief loans along with extensions are available for members impacted by COVID-19. Members may receive short-term loans for up to \$10,000 to help with expenses associated with hardships caused by COVID-19. [See website for more details.](#)

Three Reasons Why Making a Budget Can Make Sense for You by GreenPath

In a time of uncertainty, many of the people we speak with find that making a budget is a powerful step to help improve financial health.

Taking the time to create a simple budget helps people figure out how to meet financial goals, and weather any unexpected financial challenges that might come along.

Making a budget lets you:

1. **Boost confidence:** Even the most basic household budget has the ability to increase your confidence since you've taken the first step to get in control of your finances. By paying attention to monthly income and expenses, you have confidence that you can track exactly what's happening each month.
2. **Help you meet goals:** Looking to get through an unexpected challenge? Getting ready for a big purchase like a car? Anticipating changes in your family situation? Planning out income and expenses helps you meet these financial goals, and others that might come along. In addition, careful budgeting can help take the sting out of unexpected bills.
3. **Increase your awareness:** It can be eye-opening when you start to track how much you spend on essential things, like bills, rent/mortgage, and food. A simple budget helps you stay on top of what you are spending. It also shows your progress in saving money or setting aside money to manage debt payments. Your budget can help you find places to save money and trim expenses.

For more steps on budgeting check out GreenPath's [Budgeting101](#) blog.

Suit Your Budget and Needs With Our Low Rate VISA Credit Cards

USPS FCU VISA Credit Cards are the perfect fit for every budget and need. With easy online account management, worldwide acceptance, and no annual fee, it's the smart choice for shopaholics and savers alike.

- 0% APR* for 12 Months on Balance Transfers and Purchases
- Reminder to current VISA Credit Card holders. As of October 12, you may begin registering for your easy card access at eZcardinfo.com. See website for additional details and other important information.
- Platinum Rewards - Choose VISA Platinum Rewards and earn points for every purchase! Redeem your points for 1.6% cash back, travel, gift cards, merchandise, donations to charities and more.
- No Annual Fee
- Check out our low rates [here](#).

Apply Today!

*APR = Annual Percentage Rate. 0% introductory rate valid for 12 months on purchases and balance transfers made on new accounts only. Thereafter, your promotional APR of 0% will revert to your approved APR, which will vary with the index based on Prime Rate, never to exceed 18%.

Attention Current VISA Credit Card Holders:

We migrated to a new VISA credit card platform over the weekend of October 10th. You can now register for the new VISA website eZcardinfo.com for you to access your account and make payments. You may also make your payment by calling 833-541-0763. If you were previously set up for e-statements, you will need to re-enroll on the new website. We apologize for any inconvenience this may cause you, as we are striving to provide you with the most up-to-date products and services.

If you have our Platinum Rewards card, you can register for the new VISA Rewards website ScoreCardRewards.com as well.

Here are a few important phone numbers to note that is located on our website in the Contact Us and Application and Forms sections:

24/7 Customer Service: 833-541-0763
Credit Card Activation: 833-541-0770
Lost/Stolen: 833-541-0777
PIN Change: 866-297-3413
Merchant Disputes: 866-294-8958 (Mon – Fri 8:00 AM – 6:00 PM EST)

Access Your Accounts 24/7 With Our Online and Mobile Services

In order to keep everyone safe during this COVID-19 pandemic, we want to provide you with a friendly reminder that you can access your accounts 24/7 using the following options:

- [Virtual Branch \(Online Home Banking\)](#) and [Mobile Banking](#) which offers Mobile Deposit. These channels are good for transferring funds, monitoring and recording account activity, paying bills and overall smart money management. The Mobile Banking app enables you to make deposits without having to visit a branch.
- Our [large surcharge-free ATM network](#) through CIRRUS, Allpoint,



CULIANCE, ACCEL, and CO-OP.

- [QUE](#) – 24 Hour Telephone Teller (Call 1-800-877-7328 and select option 3)

HOLIDAY HOURS

- Wednesday, November 11th - Veterans Day - Branches Closed
- Thursday, November 26th - Thanksgiving Day - Branches Closed
- Thursday, December 24th - Christmas Eve - Branches Closing at Noon
- Friday, December 25th - Christmas Day - Branches Closed
- Thursday, December 31st - New Years Eve - Branches Closing at Noon
- Friday, January 1st, 2021 - New Years Day - Closed

Catch up on all the news by visiting our [PostScripts Newsletter archives](#).

Contact us: (301) 856-5000 or Toll Free at (800) 877-7328

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USPS FCU is an Equal Housing Lender. Your shares are Federally Insured by NCUA and by Excess Share Insurance Corporation.

