

Fall 2021

ELECTION 2022

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 five (5) two-year term vacancies that will become available on the Board next June. Nominations must be received no later than February 11, 2022. The slate of nominations for the vacant positions will be announced in the **2022 Spring PostScripts**.

Nominations

Eligible members interested in serving as a U. S. Postal Service Federal Credit Union director may call Betty Myers at 1-301-576-1316 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 (250 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 2022.



Start Saving For Your Future With An IRA

Planning ahead for your future is always wise, no matter how old you are. Begin investing in your future today with one of our Individual Retirement Accounts. We offer our Traditional and Roth IRA, as well as our IRA Share Certificates at competitive rates. Consult with your tax advisor to determine which IRA is the right one for you. To learn more visit [Retirement Central](#).

Holidays Are Coming Up! Prepare for this year's shopping with a USPS FCU Holiday Loan

Start your holiday shopping early and avoid the crowds with a USPS FCU holiday loan! Borrow up to \$5,000 for as low as 7.99% APR* for up to a 36-month term. Promo begins **November 1, 2021 through December 31, 2021** for this deal.



It's easy to apply:

- Stop by your nearest branch Call us at (301) 856-5000 or toll-free (800) USPS-FCU (877-7328)
- Apply online at www.uspsfcu.org (Mention "Holiday Loan" in the comment box of your online application)

*APR=Annual Percentage Rate. Rate subject to credit approval. Other rates and terms available. Promotional period is 11/1/21-12/31/2021. You can only have one signature loan special at a time. Contact us for more details.

Welcome NAPFE Credit Union Members

On Friday, October 29, 2021, the National Alliance of Postal and Federal Employees Federal Credit Union (NAPFE) Credit will merge with USPS FCU, and we wish to welcome them into our Credit Union family.

The National Credit Union Administration has given approval for this merger. This merger unites two postal-affiliated credit unions and will provide NAPFE members with high-value products, consistent quality service, additional branch locations, as well as enhanced online and mobile banking access. We are looking forward to serving them!

As a result of this merger, it is necessary for us to take our systems down for a period of time on **Friday, October 29th. Virtual Branch Online Banking, Mobile Banking, and QUE will be unavailable between approximately 5:30 PM and 9:00 PM EST.** You will continue to have access to your funds via ATMs and Point of Sale transactions with your Debit Card. We apologize for any inconvenience this may cause you.



In Loving Memory of Nichelle Garnett

February 3, 1967 – October 13, 2021

We have lost a very special co-worker and friend, Nichelle Garnett, who had blessed us with over 16 years of hard work and dedication to helping others.

How does one express the amazing spirit of Nichelle - her selfless generosity, uncompromising belief in all that is good, and her unwavering commitment to her co-workers, members, family, and friends?

Words, even the best of words, cannot pay tribute or truly capture the sense of loss that we are all feeling today.

We will always remember what an amazing person she was, who has played a unique and special role in all of our lives. We will always love her and miss her!

View her obituary [here](#).

USPS Delivery Delay

Effective October 1, 2021, USPS implemented new service standards for First-Class Mail and Periodicals intended to increase delivery reliability, consistency, and efficiency. While most First-Class Mail and Periodicals will be unaffected, mail traveling long distances will be affected, being delayed by a day or two.

What this means for you:

- Payments by mail should be sent earlier to arrive on time.
- You may see a delay in receiving correspondence from USPS FCU, including mailed monthly statements and check requests.

For more info click [here](#).

Credit Sense & Personal Finance Tool

Monitor your credit score today with Credit Sense. Located in Virtual Branch/Online Banking the tool helps you understand your credit score, the factors impacting it, and how you can improve it.

Build a comprehensive view of all of your finances with our Personal Finance Tool. With the tool, you can create a simplified budget to track your expenses and see where your money is going.



Watch our "Journey To Financial Wellness" Webinar

We all deserve a chance to pursue our dreams, and financial wellness is a key factor in getting there. Presented by GreenPath, the "Journey To Financial Wellness" seminar will take you through the steps of the journey to financial wellness.



[Watch the Webinar](#)



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
- 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

[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%. See website for rates and introductory information.



- Thursday, November 11th - Veterans Day - Branches Closed
- Thursday, November 25th - Thanksgiving Day - Branches Closed
- Thursday, December 23rd - Christmas Eve Observed - Branches Closing at Noon
- Friday, December 24th - Christmas Observed - Branches Closed
- Thursday, December 30th - New Year Eve Observed - Branches Closing at Noon
- Friday, December 31st - New Year's Observed - Branches 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.

