



PostScripts

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

Spring 2020

A Letter From Our CEO

Dear USPS FCU Members:

I hope this message finds you all safe and well during these challenging times.

Things will be different for all of us going forward and we are working on how the Credit Union will be able to best serve its members in the coming months and years. The way we conduct business in the future will be very different for all of us.

I want to express my appreciation to each of you who trust U. S. Postal Service Federal Credit Union as your financial institution. It's because of you, our member-owners that we have a solid foundation, allowing us to provide the financial products and services that you make you stronger and that you expect from us.

More importantly, please know that our staff is available for you as we navigate through these challenging times. We continue to encourage you to use our online and mobile services. These 24/7 services allow you to safely view transactions, check balances, make payments, deposit checks, move money and more safely from the comfort of your home 24/7 and they empower you.

I want to also remind you to protect your information to avoid fraud. Scammers are unfortunately out there looking to capitalize during this time. As a reminder, your Credit Union will never call you and ask you for your credit/debit card number or expiration date, debit card PIN, online banking credentials, account numbers, social security number or secure access codes. Please be vigilant and alert for deceitful opportunists.

Lastly, we want to address the concerns you may have about any inability to pay your bills and make your monthly loan payments. Members experiencing financial hardships as a result of COVID-19 are encouraged to contact us to determine how we may be able to assist during this crisis. Please don't wait until you become past due. We understand these are very challenging times and we are here for you. Please visit our website to learn about the many ways we can help. The stimulus checks put some money in your pocket and with various fee waivers and deferrals we're also helping put more money in your pocket.

We will continue to keep you updated with any information regarding what may be the "new norm" in the coming weeks. Until then, stay safe, stay well and if you can – stay home!

Best Wishes,

William Yarborough
President & CEO

Annual Meeting Update

The 86th Annual Meeting of the U. S. Postal Service Federal Credit Union will be held on June 24th, 2020 (time and method to be announced). As required by the Credit Union bylaws, notice was given in the January PostScripts of those nominated by the Nominating Committee to fill three two-year term vacancies on the Board of Directors. Those nominees were: Gilbert Ford, Jr., incumbent; Michael McCartney, incumbent; Richard Yessian, incumbent; P. Brady Hayden, member; and Christina Lewis, member. There were no petitions submitted.

The Board has since increased the number of Board members from 7 to 9 and has selected P. Brady Hayden and Christina Lewis to join the Board to fill the two vacancies. At the Annual Meeting, these five nominees will fill the five vacancies by acclamation as there are five nominees and five vacancies on the

Board of Directors. Look for the Official Notice of the nominees later this month on our website as we are unable to post it in our branches since they are closed due to the virus.

The PostScripts may be found on the Credit Union website: www.uspsfcu.org.

Frederick J. Heinen Scholarship Contest

Who is Eligible: High school seniors/college students between the ages of 17 and 23 who are members of USPS FCU. If you are not a member, you may complete an 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 Friday, June 5th, 2020, to be accepted.

Essay Topic: During this Coronavirus crisis, what lessons can be learned? How has it changed the world, and what about moving forward when this crisis is over?

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

Submit Entries to:
USPS FCU
Attn. Betty Myers
7905 Malcolm Rd, Suite 311
Clinton, MD 20735-1730, or
email to: bmyers@uspsfcu.org (Recommended method)

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

As our branches continue to remain closed due to the 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)



- Monday, May 25th - Memorial Day - Branches Closed
- Friday, July 3rd - Independence Day 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.

