

Summer 2020

Virtual Annual Meeting Election Results

U. S. Postal Service Federal Credit Union held its 86th Annual Meeting, Wednesday, June 24, 2020.

There were five vacancies for the Board of Directors this year. No printed ballot was distributed as there was only one nominee for each position. The following nominees were elected by acclamation at the Annual Meeting to serve a two-year term.

- **Gilbert A. Ford, Jr.**
- **Brady Hayden**
- **Christina Lewis**
- **Michael, McCartney**
- **Richard Yessian**

Congratulations to the winners and many thanks to everyone who participated in the meeting.

Your Board members for 2020 are: Chairman, John Rosato; Vice Chairman, Michael E. McCartney; Secretary/Treasurer, Thomas E. Dale, Jr.; Directors Gilbert A. Ford, Jr.; Richard E. Gatewood; Timothy S. Gavagan; Brady Hayden; Christina Lewis and Richard Yessian.

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.

*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.

Congratulations to Our 2020 Scholarship Winners

Thank you to those who entered our annual Scholarship Contest for 2020 and congratulations to our winners:

- **Margaret Hines, Pittsburgh, PA - 1st Place \$1,000**

- **Shawna Barry**, Ocean View, NJ - **1st Place \$1,000**
- **Rebecca Audette**, Burbank, CA - **2nd Place \$750**
- **Cameron Ivanhoe**, Snellville, GA - **2nd Place \$750**
- **Michael Healey**, Washington, DC - **3rd Place \$500**

The winners were notified by email and the funds were deposited to his/her Credit Union Savings account.

We encourage all our high school and college members between the ages of 18-21 to enter this contest in the spring of 2021! We look forward to reading your interesting essays.

Practice Mindful Living With Our Financial Education Center

In today's world, there are lots of potential sources of stress, including your finances. Learn about strategies you can use to practice mindful living and reduce stress on your mind and body.

Learn how to de-stress by understanding:

- The different types of stressors and how they impact the body
- The positive effects of practicing mindfulness
- How to create a personal plan for living mindfully



[Visit our Financial Education Center](#)



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%.

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

As most of 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, September 7th - Labor Day - Branches Closed
- Monday, October 12th - Columbus Day - 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.

