



PostScripts

Relationship Rewards



FALL 2017

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USPS FCU Is Here To Help You Rebuild

Emergency Financial Relief For 2017 Hurricane Victims

Have you been devastated by one of the 2017 hurricanes and reside in a community that was declared a major disaster? We are here to help all members! Membership means you're part of the USPS FCU family where you have access to our Emergency Financial Relief Program. Details at www.uspsfcu.org.

Here Are Just A Few Ways We Can Help

- Emergency Funds Loan up to \$10,000 for 36 months with a low rate
- 90-day loan payment deferral
- Waived penalty fees for early withdrawal from club accounts or share certificates
- Free expedited replacement of VISA® Credit and Debit Cards
- And more

Call (800) 877-7328 To Learn More!

When You Need Extra Cash,

There's No Place Like Home

When you have renovations, vacation, and debt consolidation on your mind, look no further than your own front door for affordable solutions. USPS FCU can help open the door to endless possibilities. We offer **fixed-rate Home Equity Loans** with terms up to 60 months and 90% LTV. For more flexibility with funds that replenish with each payment, consider our **variable-rate Home Equity Line of Credit**. **Through November 30, you pay no closing costs** for either home loan, plus:

- Affordable, competitive rates
- Quick approvals
- Lending guidance
- Consult a tax advisor for possible tax benefits

Apply Today!

Call **800-877-7328** or visit a branch for details.

*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. For full details please contact the Credit Union. Not available in Texas or U.S. Territories.





Election 2018

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 three two-year term vacancies that will become available on the Board next June. Nominations must be received no later than December 8, 2017. The slate of nominations for the vacant positions will be announced in the *2018 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 (226 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 2018.

Grow Your Relationship, Your Savings!

Take Advantage Of Relationship Rewards Today!

Relationship Rewards are sprouting up and ready to be harvested by you. Members don't even need to sign up. You're automatically eligible for rewards simply by using certain Credit Union products you already use.

Get Rewarded Just For Banking With USPS FCU

- **1% rate discount** on Vehicle and Signature loans
- **Bonus dividends** on Share Savings, IRAs, Interest Checking Accounts, and Money Market Savings Accounts
- **\$1,000 closing cost credit** on Home Equity loans
- **\$500 closing cost credit** on First Mortgage loans†
- **NO fees on foreign ATMs** (Money Market Checking Accounts receive completely fee-free ATM Access)!††

Four Ways To Qualify*

1. Use these services:

- Direct Deposit of \$1,500 or more per month
- Checking Account w/Debit Card
- Virtual Branch Home Banking active user**

2. Loan balance totals \$25,000 or more

3. Deposit balance totals \$25,000 or more

4. First Mortgage Loan with CUMA (Credit Union Mortgage Association)†

Grow Your Relationship

Enjoy more discounts, savings, and credits today!

Visit www.uspsfcu.org, stop by a **branch**, or call **(800) 877-7328** today!

*Eligibility is determined monthly.

**Minimum login 1x per 90-day period. If you use mobile banking, set a task reminder to log in to Virtual Branch once every 90 days to avoid service and Reward interruptions.

†\$500 credit is for first mortgage loans held in USPS FCU's loan portfolio only.

††Members with Money Market Checking will receive refunds on all surcharge ATM fees.



Relationship Rewards

FREE Worldwide ATM Access
For Money Market Checking Accounts In Relationship Rewards Program



Apply For A Scholarship

Scholarships are available for students heading to college or a trade school in 2018. The \$12,000 Credit Union College Scholarship Program from the CU Foundation allows college-bound 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 3! **The deadline for applications is March 31, 2018.** Awards will be announced in April 2018. Any member of the USPS FCU who is entering their freshman year through senior year of college or trade school may apply. Applications are accepted online at: cufound.org/scholarship.

Make Yourself At Home

With A USPS FCU Mortgage

Locating the right home is an exciting adventure but the process can be overwhelming. When you're ready to purchase your first home, step up to a larger home, downsize for retirement, or purchase a vacation home, we're right around the corner ready to help. Through our partnership with Credit Union Mortgage Association (CUMA), you can uncover savings by working with an organization established exclusively to help Credit Union members.

Your Complete Mortgage Resource

- Fully-committed Mortgage Officers with your best interests in mind
- Access a full line of mortgage products/programs*
- Save time and money using **Home Advantage**, our online tool to research neighborhoods, determine current home value, select a real estate agent, and more (visit www.mychomeadvantage.com)
- Refinancing options available
- Fixed-rate Second Mortgages
- Home Equity Lines of Credit

Get A \$500 Credit At Closing!*

Apply For A Mortgage Today

Visit www.uspsfcu.org, call (703) 425-8319, or stop by a branch.

*1st Mortgage Loans available in all 50 States (only). Not all programs available in all States. **\$500 credit at closing for members in our Relationship Rewards Program eligible for First Mortgage loans held in USPS FCU's loan portfolio only. NMLS ID: 501858



VISA® Platinum And Platinum Rewards Credit Cards

1.99% Introductory APR*

on Purchases, Balance Transfers, and Cash Advances** for 12 months, as low as 9.90% APR* thereafter



Savor The Savings With Each Swipe

Stop high-rate credit cards from taking a bite out of your budget. Savor the purchasing power you get from your USPS FCU VISA® this holiday season. Then enjoy splurging on some sweet treats, plus these extras:

- No annual fee
- Earn rewards point for each dollar spent (VISA Platinum Rewards)
- Flexible credit limits
- Worldwide acceptance/ATM access

Call (800) 877-7328 To Apply For Sweet Savings

*APR = Annual Percentage Rate. 1.99% introductory rate valid on purchases, balance transfers, and cash advances made on new Platinum and Platinum Rewards or Secured VISA credit cards. Thereafter, your introductory annual percentage rate of 1.99% will revert to your approved annual percentage rate after 12 months from account opening depending on your credit history. APR will vary with the index based on Prime Rate, never to exceed 18.00%.

**2% Balance Transfer and Cash Advance fees apply per transaction (\$10 min., no max)

Jingle- Jingle- Jingle

Christmas Club Cash Is Here!

On October 16, your Christmas Club funds will disburse. And that means that Holiday shopping season officially kicks off! Automatic deposits will continue for the upcoming year. If you'd like to make changes to your account or open a new Christmas Club, please contact the Credit Union or call **(800) 877-7328**.



Ahead Of The Curve

We'll Beat Your Auto Loan Rate By 1% Or More!

Affordable New & Used Vehicle Financing

A pre-approved USPS FCU auto loan gets you zooming quickly in a new car financed at a great low rate. Enjoy haggle-free car shopping and plenty of savings.

Beat-Your-Rate Refinancing Available

Paying too much for your current auto loan from another institution? Refinance with USPS FCU and let us beat your current rate! ** For the fastest decision, visit www.uspsfcu.org, call **(800) 877-7328**, or stop by the Credit Union for full details.

Buy Smarter With The TrueCar® Member Showroom

The Credit Union offers members the TrueCar pricing service through the Member Showroom. Get upfront pricing from certified dealers, and see what others paid, so you know you're getting the best price.

*APR = Annual Percentage Rate and is based on evaluation of applicant's credit. The information contained in this offer is deemed to be accurate at the time of publishing.

**USPS FCU will beat the rate from another financial institution by at least 1% Annual Percentage Rate (APR) with a special floor rate of 1.74% APR. Typical Interest Rates range from 1.74% to 16.99% APR. Promotional rates from other lenders do not qualify. Must provide verification of rate you have been offered from another financial institution. Minimum amount financed must be \$10,000. Financing term must be 84 months or less. Offer does not apply to loans currently financed with USPS FCU. Rate must be for a similar product and term. Relationship Rewards cannot be combined with this offer. Loans subject to credit approval. Other terms and conditions may apply. Other restrictions may apply. USPS FCU reserves the right to withdraw or change this offer at any time.

New, Used, & Refinanced Car Loans

As Low As

1.74%
APR*

Up To 84 Months

With Membership Rewards

Navigate Your Savings With Certainty

Choosing a USPS FCU Share Certificate lets you control the path of your savings. Our special 12-month e-Certificate provides safe and reliable dividend growth at a high, fixed rate, plus:

- Open online via Virtual Branch
- \$250 minimum deposit
- Compounding interest daily

Open An Account | Navigate Savings Now!

Visit www.uspsfcu.org to open an e-Certificate today.

*APY = Annual Percentage Yield. 1.45% APY applies only to one-year certificates opened online through our Virtual Branch. Rate is approved by the board of directors and subject to change without notice. Dividends are calculated daily, compounded, and credited to your account quarterly. Early withdrawal penalties apply. Other rates and terms are available.

12-Month e-Certificate Rates

1.45%
APY*

Limited Time Offer!

Administrative Office

7905 Malcolm Road, Suite 311
Clinton, MD 20735-1730

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

Phone and Telephone Teller:
(800) 877-7328 (toll-free)
(301) 856-5000 (D.C. metro)

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

NMLS ID: 501858

Rate Information

Please contact the Credit Union for current rates or visit our website at www.uspsfcu.org. Rates are subject to change without notice.



Federally Insured by NCUA

We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act. It is illegal to discriminate against any person because of race, color, religion, sex, or national origin.

17-00460 10/17 Marketing Partners 888.641.1215

bulletin board

Holiday Closings

Columbus Day
Monday, October 9

Veterans Day
Friday, November 10

Thanksgiving Day
Thursday, November 23

Christmas Day
Monday, December 25

New Year's Day
Monday, January 1

Martin Luther King, Jr. Day
Monday, January 15

VISIT US ONLINE AT WWW.USPSFCU.ORG

