

# PostScripts

THE QUARTERLY NEWSLETTER FOR MEMBERS OF U. S. POSTAL SERVICE FEDERAL CREDIT UNION SPRING 2019 **New Online Loan Payment System Now Available** MAKE-A-PAYMENT



#### USPS FCU will hold its 85th Annual Meeting on Wednesday, June 26, 2019, in the U.S. Postal Service Headquarters lobby located at 475 L'Enfant Plaza SW,

Washington, D.C. Registration will begin at 3:00 p.m., and the meeting will convene at 3:30 p.m. There will be no printed ballot as there was only one nominee for each position. Nominees will be elected by acclamation at the Annual Meeting.

Please join us for this important event to learn more about the Credit Union's financial position and meet the employees and volunteers who manage your Credit Union. We hope to see you there!

The higher your interest rate, the more your savings will earn.



\*APY=Annual Percentage Yield. The rate of 2.75% APY for the 18-Month e-Certificate is valid for opening online through Virtual Branch. Minimum opening deposit of \$250. A penalty will be imposed for early withdrawal, which will reduce the earnings on the account. Rates are approved by the Board of Directors

and are subject to change. Special rate certificates are for a limited time only. Rate accurate as of April 1, 2019. Federally Insured by NCUA up to \$250,000 and additional insurance through Excess Share Insurance up to \$250,000. Total insurance of \$500,000. Other rates and terms available. Contact the Credit

Union for complete details.

Let the math work for you - log in to Virtual Branch and open your USPS FCU Share e-Certificate today.

**FINAL REMINDER: 2018 TAX CONTRIBUTIONS** Traditional and Roth IRA \$5,500 maximum (\$6,500 for age 50 or older on or before 12/31/18)

#### Call 800-877-7328 to make your 2018 contribution. Visit USPS FCU Retirement Central at www.uspsfcu.org for detailed information on retirement planning, including tax benefits and investment options.

**Coverdell Education Savings Account** \$2,000 annually for qualified educational expenses for each child/grandchild



for our youngest savers, Cha-Ching! for teens and the Edge for young adults.

without notice. Visit our website or contact the Credit Union for details.

#### April is National Credit Union Youth Month! Help your children start saving for their future. It's important to encourage your children to save and teach them how to build a safe and strong

financial foundation, from cradle to college and beyond. We have tools to help you do just that. Check out our FREE savings clubs! Visit our website to learn more about Dollar Dog Kids Club®

To celebrate National Credit Union Youth Month in April, when you invest \$25 or more into a three-year Young Savers Certificate that earns 3% APY\*\* (ages 17 and under), USPS FCU will deposit an additional \$25 into the certificate. Don't wait; open a Young Savers Certificate for your child today! \*\$25 minimum deposit required in a new three-year Young Savers Certificate to qualify for the bonus. \$25 deposit will be credited to the

Young Savers Certificate after the opening of the certificate with the initial investment. Not to be combined with other offers. One Young Savers Certificate per account, per member. See the Truth in Savings disclosure for additional details. Subject to change at any time

\*\*APY=Annual Percentage Yield. Rate effective April 1, 2019. Offer expires May 31, 2019. **LEARNING IS FOR ADULTS, TOO!** 

Financial literacy isn't just for kids. USPS FCU provides financial resources to help you secure a strong financial future, too! Visit our website for tools like: • Financial Wellness Center - Features interactive modules on a variety of financial topics from credit scores and reports, taxes, preparing for retirement and more

. GreenPath University - Free financial education articles and weekly webinars

payment may look like, how long it will take to reach a savings goal and more

help with budgeting, credit, money management and more

GreenPath™ Financial Counseling – Unlimited, free access to financial counselors for

• Financial Calculators - Figure out how much car or home you can afford, what your loan

- Retirement Central® Practical ideas today to help you achieve financial security in Fraud Alerts and Tips – Keep your accounts and identity safe

**GO HAND IN HAND** 

Your sidekick for shopping is here!

for shopaholics and savers alike.

No Annual Fee

**APPLY** 

Apply online at <a href="https://www.uspsfcu.org">www.uspsfcu.org</a> today!

### Platinum Rewards – Choose Visa Platinum Rewards and earn points for every purchase! Redeem your points for 1.6% cash back, travel, gift cards,

. 0% APR\* for 12 Months on Balance Transfers and

merchandise, donations to charities and more.

SMART SHOPPING AND VISA CREDIT CARDS

Low Rates | Platinum Rewards | 0% APR\* for 12 Months

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

\*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%.

Home is where the heart is. And USPS FCU is where you can get

HAPPINESS STARTS AT HOME Your first mortgage starts at USPS FCU!

true!

the right mortgage to make your homeownership dreams come

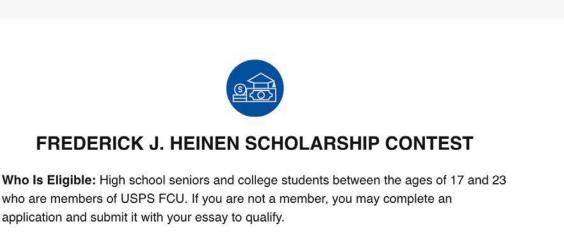
We offer a variety of fixed- and variable-rate mortgage options,\* competitive rates and complete assistance during the home-buying process. Buying your first home doesn't have to be stressful - let USPS FCU help you get the right loan for the right price today!

Learn more and get pre-qualified to start your home-buying journey.

Or, call our First Mortgage Department at (703) 425-8319.

\*Mortgage loans are not available outside the United States. Not all loan programs are available in all states. Contact us for more details on loan programs by state.

application and submit it with your essay to qualify.



## listed below. Your essay will be judged on content, grammar and spelling. Entries must be postmarked no later than May 24th, 2019, to be accepted. Essay Topic: As a young adult, what do you look for when choosing a financial

Competition Rules: Write an essay, not to exceed 1,000 words and typed, on the topic

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

Submit Entries to: USPS FCU, Attn. Betty Myers 7905 Malcolm Road, Suite 311

Clinton, MD 20735-1730

Fax: (301) 856-7548

If you have any questions, call Betty Myers at (301) 856-5000, extension 1316. Employees, Board and Supervisory Committee members and their immediate family are

institution?

OR

ineligible to participate.



U. S. Postal Service Federal Credit Union

## **HOLIDAY CLOSINGS**

Independence Day Thursday, July 4

**Memorial Day** Monday, May 27



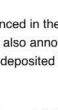
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OR Email: bmyers@uspsfcu.org Winners will be notified by mail, announced in the Summer PostScripts and posted on our website. The Committee Chairman will also announce the winners at the 85th Annual Meeting, June 26, 2019. Funds will be deposited in the winner's savings account with the

Credit Union.