



PostScripts

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



New Online Loan Payment System Now Available

MAKE-A-PAYMENT



85TH ANNUAL MEETING

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.

(Math. It's a wonderful thing.)



You work hard for your money, and we're here to help your money work hard for you. For a limited time, earn a remarkable **2.75% APY*** on your funds, guaranteed for 18 months, when you open [your e-Certificate](#) online!

Let the math work for you – [log in to Virtual Branch](#) and open your USPS FCU Share e-Certificate today.

*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.

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)

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

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.



The Future is Yours

Picture it! Save for it! Share it!

GET \$25* WHEN YOU DEPOSIT \$25!

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

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 without notice. Visit [our website](#) or contact the Credit Union for details.

**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™ Financial Counseling** – Unlimited, free access to financial counselors for help with budgeting, credit, money management and more
- **GreenPath University** – Free financial education articles and weekly webinars
- **Financial Calculators** – Figure out how much car or home you can afford, what your loan payment may look like, how long it will take to reach a savings goal and more
- **Retirement Central®** – Practical ideas today to help you achieve financial security in retirement
- **Fraud Alerts and Tips** – Keep your accounts and identity safe



SMART SHOPPING AND VISA CREDIT CARDS GO HAND IN HAND

Low Rates | Platinum Rewards | 0% APR* for 12 Months
Your sidekick for shopping is here!

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 online at www.uspsfcu.org 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%.

APPLY

HAPPINESS STARTS AT HOME

Your first mortgage starts at USPS FCU!

Home is where the heart is. And USPS FCU is where you can get the right mortgage to make your homeownership dreams come true!

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 in all states. 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.



FREDERICK J. HEINEN SCHOLARSHIP CONTEST

Who Is Eligible: High school seniors and 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, on the topic 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 institution?

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
OR
Fax: (301) 856-7548
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.

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 ineligible to participate.



HOLIDAY CLOSINGS

Memorial Day
Monday, May 27

Independence Day
Thursday, July 4



(301) 856-5000 · (800) USPS-FCU (877-7328)

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