



PostScripts



SPRING
2018

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Fund your dreams With the equity in your home!

Home Equity Lines Of Credit

Variable Rates As Low As

4.75%
APR*

Whatever is on your spring to-do list, a home equity loan is the perfect affordable solution.

No Closing Costs

A USPS FCU Home Equity Line of Credit or Closed-End Home Equity Loan costs less than most other financing options. We will pay closing costs up to \$1,000 for members in our Relationship Rewards Program. Interest may be tax deductible. Consult your tax advisor for details.

Apply Today!

Call (800) 877-7328, visit a branch for details, or visit www.uspsfcu.org to learn more.

Home Equity Loans

Fixed Rates As Low As

3.99%
APR*

60-Month Term | 90% LTV

*APR = Annual Percentage Rate. Rate effective 3/21/18. Based on evaluation of applicant's credit. 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. Visit www.uspsfcu.org to learn more about our Relationship Rewards Program. USPS FCU is an Equal Housing Opportunity Lender.



Spring Into Action

Maximize your money with 0% balance transfer and get some extra green!

VISA® Platinum and Platinum Rewards Credit Cards | 0.00% APR* on Balance Transfers for 12 months
As low as 9.49% APR* thereafter

Enjoy the savings of lower rates when you transfer a high-rate balance from another credit card to a USPS FCU VISA Credit Card.

Offer expires April 30, 2018. Transfer and save today!

Visit www.gotomycard.com/uspsfcu or call (800) 877-7328.



*APR = Annual Percentage Rate. Rate effective as of 3/21/18. Visit www.uspsfcu.org for current rates. Balance transfers completed through April 30, 2018, will receive a Promotional Annual Percentage Rate of 0.00% for 12 consecutive months. Thereafter, your promotional annual percentage rate of 0.00% will revert to your current annual percentage rate. Balance Transfer Fee: 2% of each transaction (\$10 minimum, no maximum). Contact the Credit Union for more details.

84th Annual Meeting Update

USPS FCU will hold its 84th Annual Meeting on Wednesday, June 20, 2018, at the U. S. Postal Service Headquarters located at 475 L'Enfant Plaza SW, Washington, DC. Registration will begin at 3:00 p.m. 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 and learn more about the Credit Union's financial position. Meet the employees and volunteers who manage your Credit Union.

We hope to see you there!

Earn More With Your Money

Who said money doesn't grow on trees?

12-Month
e-Share Certificate

1.85%
APY*

6-Month e-Money
Market Certificate

1.50%
APY*

Open an
Account
Today! And
watch your
savings
multiply!

*APY=Annual Percentage Yield. Rates effective as of 3/1/18. Other rates and terms available. Rates are approved and set by the Board of Directors monthly and are subject to change. Limited time only rates can change at any time without notice. Contact the Credit Union at (800) 877-7328 or visit uspsfcu.org for more details.

How To Stay A Step Ahead During The Home Buying Process

Spring is the most popular time of year to buy a home. Follow these tips to get the home you want at the price you want to pay. Contact us when you want to get pre-approved.

Be Ready: Decide what you must have in a home and make a list. Talking with a mortgage specialist before you shop will better prepare you for how much home you can afford, which is especially important in a crowded marketplace where you might get into a bidding war. Getting pre-approved for a loan will also help you when it comes down to making an offer and securing the home you want.

Don't Fall in Love: Falling in love with a home might skewer your rationale. You might overlook design or construction flaws because you're blinded by the house.

Find a Good Realtor: As a member of USPS FCU, you have access to Home Advantage (opens in a new window), a simple and reliable real estate buying and selling tool designed to save you both money and time. Learn more at uspsfcu.org.

Make an Offer: If you find a home that you want, be prepared to make an initial offer right away. In a crowded marketplace, being the one who offers first can be the key to getting the home.



LIMITED TIME OFFERS!

2 for 1
2.00%
APY*
for 1 year

& 3 for 2
3.00%
APY*
for 2 years

IRA Certificates

IRA Contribution Deadline Approaching Soon

Traditional | Roth | Education

Traditional and Roth IRA –

\$5,500 maximum (\$6,500 for age 50 or older on or before 12/31/17)

Coverdell Education Savings Account –

\$2,000 annually for qualified educational expenses for each child/grandchild

Call **(800) 877-7328** to make your 2017 contribution. Visit USPS FCU Retirement Central at www.uspsfcu.org for detailed information on retirement planning, including tax benefits and investment options.

*APY=Annual Percentage Yield. Other rates and terms available. IRA Share Account required to open. Restrictions apply. See website for complete details.

Act Now –
Deadline is
April 17th

Learn The Science Of Saving!

Teach Your Children To Get In The Savings Habit

Help your children start saving for what they are dreaming of by cutting out pictures of what they'd like to have someday. It's important to encourage your child to make regular small deposits each week. If they keep this routine going, they'll quickly see their savings grow.

To celebrate National Credit Union Youth Month in April, when you invest \$25 or more into a 3-YR Young Savers Certificate that earns **3.00% APY** (ages 17 and under), USPS FCU will deposit an additional \$25 into the certificate.*

Be sure to check out our Free savings clubs! Visit www.uspsfcu.org to learn more about Dollar Dog Kids Club® for our youngest savers, *cha-ching!* for teens, and *the edge* for young adults.

Open A Young Savers Certificate Today! Offer expires May 31, 2018.

APY=Annual Percentage Yield. Rate effective 3/1/18.

*\$25 minimum deposit required in a new 3-YR 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. Subject to change at any time without notice. Contact the Credit Union for details.



Financial Education Resources – Now More Robust!

USPS FCU is thrilled to introduce a new digital education initiative to power your financial learning with our new partner EVERFI. This new program provides USPS FCU members with an engaging learning experience around critical personal finance topics such as **managing your money, building emergency savings, mortgage education and retirement planning.**

Highlights of our new program include:

- A series of 3-10 minute, interactive learning modules on key financial topics.
- Videos and animations bring the the financial topics to life and make learning fun.
- Mobile and tablet friendly so you can learn anytime, anywhere.

Beginning in early April just in time for National Financial Literacy Month! You will be able to access our training modules through the Financial Education page of our website. You can also gain access to our already robust financial education partner resources through GreenPath University and receive debt counseling and management through GreenPath Financial Wellness. Your financial well-being is important to us and we are committed to providing you with resources to help manage your money.

Get a **\$25** Bonus** with a Young Savers Certificate through **May 31, 2018**

Dollar Dog



Kids Club®

Cha-ching!

Frederick J. Heinen Scholarship Contest

Who is Eligible: High school seniors/college students between the ages of 17 and 23 who are members of the 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, May 18th, 2018, to be accepted.

Essay Topic:

What can credit unions do better to appeal to young adults?

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

Submit Entries to:

USPS FCU, Attn. Betty Myers, 7905 Malcolm Rd, Suite 311 Clinton, MD 20735-1730, or Fax: 301-856-7548, or email to: 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 84th Annual Meeting, June 20, 2018. 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.

Drive Away In Style

With spring in the air,
it's time to upgrade to a new ride!

Paying too much for your current vehicle loan from another lender? Refinance with USPS FCU and we'll help you save money – by at least 1%. **

Save time with our online car buying service, TrueCar.

Now you can shop whenever it's most convenient for you, and view thousands of new and used vehicles! Get approved before you ever visit the dealership.

Stop by the Credit Union, call us at **(800) 877-7328**, or visit **www.uspsfcu.org** today.



**New, Used, &
Refinanced
Car Loans**

As Low As

2.49%
APR*

Up To 84 Months

With Membership Rewards

*APR=Annual Percentage Rate. Rate is based on evaluation of applicant's credit. Rates effective 4/1/18.

**USPS FCU will beat the rate from another financial institution by at least 1% Annual Percentage Rate (APR) with a special floor rate of 2.49% APR. Typical Interest Rates range from 3.49% to 18.00% 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 program rate discounts 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.

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.

18-00130 3/18 Marketing Partners 888.641.1215

bulletin board

Holiday Closings

Memorial Day

Monday, May 28

Annual Meeting in Washington, DC

Wednesday, June 20

Independence Day

Wednesday, July 4



VISIT US ONLINE AT WWW.USPSFCU.ORG

