



# PostScripts



SUMMER 2017

2 Smarter Car Loans

3 5/5 & 15/15 ARMs

4 Jumpstart Vacations

## Explore The Purchasing

# Power Of Platinum

Open a USPS FCU VISA® Platinum credit card, and get a great intro rate as low as 1.99% APR\* for the first year. Use it for purchases, balance transfers, and cash advances. Explore the purchasing power that comes with carrying a VISA card, backed by fraud protection of EMV chip technology and online payment security of our free *Verified by Visa* service.

After the 12-month intro period, rates automatically adjust to as low as 8.99% APR\* for Platinum cardholders or 9.90% APR\* for Platinum Rewards with **1.6% cash back**, and more. Choose the easiest way to pay for what you need, and enjoy:

- No annual fee or minimum finance charge
- **1.6% cash back** on Platinum Rewards VISA
- Credit lines up to \$35,000

Call To Apply Today!

### Apply Online For Fast Results

Visit [www.uspsfcu.org](http://www.uspsfcu.org) or call **800-877-7328**.

### VISA® Platinum And Platinum Rewards Credit Cards

1.99% Introductory APR\*

on Purchases, Balance Transfers, and Cash Advances\*\* for 12 months, as low as 8.99% APR\* thereafter



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

### One-Year e-Certificate

1.45% APY\*

## Hit A Home Run With Out-Of-The-Park e-Certificate Rates

Slide into home-run savings when you open an exclusive USPS FCU e-Certificate. It's easy to score dividend growth safely and reliably for 12 months at a high, fixed rate of 1.45% APY.\* Simply open your e-Certificate conveniently online through our Virtual Branch.

- \$250 minimum deposit
- Daily compounding interest
- Other rates and terms available

Limited Time Offer!

### Open An Account | Score Savings Now!

Visit [www.uspsfcu.org](http://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.



# Rev Up More MPD This Summer! (Miles Per Dollar)



## New, Used, & Refinanced Car Loans

As Low As

**1.74%**  
APR\*

Up To 84 Months

With Rewards Program

If you want to save on your auto loan and drive more miles for every dollar you spend, rev up your shopping by getting pre-approved for an affordable new or used auto loan from USPS FCU.

### Buy Smarter Using TrueCar® Member Showroom

View upfront pricing from certified dealers and check what others paid so you know you're getting the best price – an exclusive service for USPS FCU members visiting the TrueCar Member Showroom.

### Beat-Your-Rate Refinancing Available

If you're 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](http://www.uspsfcu.org), call (800) 877-7328, or stop by the Credit Union for full details.

\*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 2.74% 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.

## Save Thousands

### With Student Loan Consolidation

Graduated from college. Landed a great job. Opened student loan statements. OMG – now what? USPS FCU has a solution to help you consolidate all your student loans with a Student Choice Consolidation Loan. Featuring low fixed or variable interest rates, zero origination fees, and repayment terms up to 15 years, a consolidation loan can help you combine multiple private or federal student loans into one convenient payment, potentially saving you thousands of dollars in interest!

- Consolidate up to \$75,000 in student loans\*
- Choose a graduated repayment option to enjoy lower initial monthly payments
- Receive a 0.25% rate discount for automatic electronic payment

### Learn More!

For more info about rates, terms, and other details of USPS FCU's Student Choice Consolidation Loan, visit

[www.uspsfcu.studentchoice.org](http://www.uspsfcu.studentchoice.org).

\*The amount of your consolidation loan will be based on existing loan balances as indicated by statements that you will need to provide as part of the loan application process.

## USPS FCU Members Are Invited To Join America's Stamp Club!



AMERICA'S STAMP CLUB  
[STAMPS.ORG](http://STAMPS.ORG)

Connect with us.  
Collect with us.



**American Philatelic Society**  
100 Match Factory Place, FCU  
Bellefonte, PA 16823  
Phone: 814-933-3803  
[apsinfo@stamps.org](mailto:apsinfo@stamps.org)

### Drop By And Learn More At The 2017 APS StampShow!

Visit USPS FCU at the 131st annual convention of the American Philatelic Society!

- Auctions
- Exhibitors
- Seminars
- Souvenirs
- Much more!



# Affording A Home Just Got *Easier!*

## With 5/5 And 15/15 Adjustable Rate Mortgages

For a limited time, USPS FCU is combining the great rates of ARMs with the safety and security of fixed-rate mortgages. Either way, you get a FREE 90-day rate lock! Ask a mortgage specialist if ARMs are a good option for you.

### Apply For A Mortgage Today

Visit [www.uspsfcu.org](http://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



### 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.mycuhomeadvantage.com](http://www.mycuhomeadvantage.com))
- Refinancing options available
- Fixed-rate Second Mortgages
- Home Equity Lines of Credit

## Discounts, Credits, And Savings

# OH MY!



### Get Rewarded Just For Banking With USPS FCU!

Relationship Rewards are right at your doorstep, ready for the taking. Members don't even need to sign up. You're automatically eligible for rewards simply by using certain Credit Union products you already use.

### BIG Rewards – BIGGER Savings

- **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 foreign ATM fees†**

### 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
- 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)\*\*

### Get Rewarded!

Enjoy more discounts, savings, and credits today!

Visit [www.uspsfcu.org](http://www.uspsfcu.org), stop by a branch, or call (800) 877-7328 today!

\* Eligibility is determined monthly. \*\*\$500 credit is for first mortgage loans held in USPS FCU's loan portfolio only.  
†Members with Money Market Checking receive refunds on surcharge ATM fees as well.



## Share The Benefits Of Membership

Did you know that your family and co-workers can also become members? Let them know about all the great advantages of Credit Union membership so they can benefit from the same low loan rates and fees, convenient, friendly services, and higher savings rates you currently receive. Be sure to mention our **\$75 cash bonus** offer for switching to USPS FCU Checking.

You will get **\$25 per referral\*** when someone you refer joins. **Visit [www.uspsfcu.org](http://www.uspsfcu.org) to print your referral coupons and for complete details.**

\*Excludes youth accounts and new members under age 18.

## Jumpstart Savings For Future Vacations

Sure, Staycations are great. But maybe next year you have something spectacular to celebrate! A USPS FCU **Vacation Club Account** can make your bucket list trip a reality. With payroll deduction, saving is easier and your vacation becomes more affordable. Funds disburse in May, just around the time you need to make travel plans.

**Open A Vacation Club Today!**

Visit [www.uspsfcu.org](http://www.uspsfcu.org) or call **800-877-7328**.

### 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](http://www.uspsfcu.org)

NMLS ID: 501858

### Rate Information

Please contact the Credit Union for current rates or visit our website at **[www.uspsfcu.org](http://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.

17-00328 7/17 Marketing Partners 888.641.1215

## 2017 Annual Meeting Election Results

Many thanks to all who participated at USPS FCU's 83rd Annual Meeting on June 21 at the L'Enfant Plaza Branch. This year, there were four vacancies for the Board of Directors. Since there was only one nominee for each position, there was no printed ballot. Congratulations to the following nominees who were elected by acclamation at the Annual Meeting to serve a two-year term:

Thomas E. Dale, Jr. | Richard E. Gatewood | Timothy S. Gavagan | John F. Rosato

**Your 2017 Board members are:** Chairman, Michael E. McCartney; Vice Chairman, Richard E. Gatewood; Secretary/Treasurer, Thomas E. Dale, Jr; and Directors Gilbert A. Ford, Jr., Timothy S. Gavagan, Richard Yessian, and John F. Rosato.



## Congrats To Our 2017 Scholarship Winners

USPS FCU had a fabulous response to our annual Frederick J. Heinen Scholarship Contest! Judging was difficult due to the exceptional content of the essays – in fact, we had two tie for 2nd Place! Best wishes to all entrants and congrats to the winners!

- Breona Jones, MD..... 1st Place .....\$1,000
- Robin Barry, NJ ..... 2nd Place (tie).....\$750
- Mee'Shaunda Roddy, IL... 2nd Place (tie).....\$750
- Shawna Barry, NJ..... 3rd Place .....\$500

Winners were notified by mail and their awards were deposited to their Credit Union Savings account.

## bulletin board

### Holiday Closings

#### Labor Day

Monday, September 4

### Skip A Loan Payment This Summer

If you need extra cash this summer, you can skip a loan payment to help pay off bills or for your vacation. Members can skip a payment on loan(s)\* once every 12 months – for any reason. To initiate your skip, visit **[www.uspsfcu.org/member-services/skip-a-loan-payment-program](http://www.uspsfcu.org/member-services/skip-a-loan-payment-program)**, to start the process or for more information.

\*First mortgages and credit cards are not eligible for this program and cannot be combined with any other offers or loan extensions. \$35 fee per loan skipped. Some restrictions apply.

VISIT US ONLINE AT [WWW.USPSFCU.ORG](http://WWW.USPSFCU.ORG)

