



PostScripts



WINTER
2018

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Did You Hear The News? Our Brand-New Website Is

Launching Soon!

We are pleased to announce that our new website will better help members navigate their financial lives. You will be able to maximize your online and mobile experience with convenient, secure and informative tools and resources.

A Website
Designed
Just For Our
Members

- Easier to navigate
- Quicker access to features you use most
- The latest information at your fingertips
- Mobile friendly
- Same Web address – new Web face

Soar Into The New Year

With Phenomenal e-Certificate Rates

One-Year
e-Certificate

1.65%
APY*

*APY = Annual Percentage Yield. 1.65% 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. Rate effective as of 1/1/2018. Other rates and terms are available.

Your savings will soar when you open an exclusive USPS FCU e-Certificate. Get safe and reliable dividend growth for 12 months at a high, fixed rate of 1.65% 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

Start Soaring! Open An Account

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



Annual Meeting Scheduled For June 27, 2018



The 84th Annual Meeting of the U.S. Postal Service Federal Credit Union will be held at L'Enfant Plaza on, June 27, 2018 in the U.S. Postal Service Headquarters building at 475 L'Enfant Plaza West, SW, Washington, DC in our branch. As required by the Credit Union bylaws, notice is given that the following persons (listed alphabetically and with biographical data) have been nominated by the Nominating Committee to fill three two-year term vacancies on the Board of Directors.

Gilbert A. Ford, Jr., Incumbent

Mr. Ford has been a member since 1990 and served on the Board for the past 20 years. He has served as Vice Chairman, Secretary/Treasurer, HR Director, and Strategic Planning Director.

His postal career includes working on national programs from a financial perspective.

Currently, Mr. Ford is the Budget Director with the Federal Election Committee (FEC). He has served as Trustee and Treasurer of his Church. Mr. Ford holds a BS from Florida A&M University and a MBA in Accounting from LaSalle University (Philadelphia).

Michael McCartney, Incumbent

Mike, a member of the USPS Federal Credit Union since coming to USPS Headquarters in 1981, has served on the Board of Directors since 1996 as Membership Officer, Director, Operations & Technology, Vice Chairman and as Chairman.

Mike earned a BS in Accounting and an MBA and has over 30 years' experience in various positions in Finance with the

US Postal Service. Mr. McCartney's responsibilities before he retired, included reviewing contracting out proposals, conducting national cost studies and reporting on major capital investments to senior management and the Board of Governors.

Richard Yessian, Incumbent

Mr. Yessian, a retired Postal Executive, has been a member of the USPS FCU since 1972. He served at the Headquarters in Finance and Engineering.

Currently on the USPS FCU Board of Directors, he led initiatives on Facilities, Mergers, HR and Marketing and served as Board Vice Chairman of NOVA Postal Employees FCU.

Mr. Yessian has degrees emphasizing business/engineering from CUNY and NY University.

Previously a member of the CU Board and Chairman of the Supervisory (Audit) Committee from 1992 to today. His responsibilities required knowledge of banking operations/regulations, safeguarding members' deposits and hiring outside auditors.

Would You Like To Be A Nominee?

If you have not been nominated, and you would like to run for election to the Board of Directors, you may do so by petition. Petitions must be signed by one percent of the membership (224 member signatures) accompanied by a statement of qualifications, biographical data, and a signed certificate stating that you are agreeable to the nomination and will serve if elected to office. Petitions must be submitted by February 9,

DISCLAIMER: All candidates were requested to prepare and submit 100 word statements. Candidates' statements reflect their own views and do not necessarily represent the positions of USPS FCU.

2018 to Thomas Dale, the Secretary/Treasurer, c/o USPS FCU, 7905 Malcolm Road, Suite 311, Clinton, Maryland 20735-1730. All nominees must be USPS FCU members.

The election will not be conducted by mail ballot as there are three nominees for the three vacancies to be filled. Election results will be announced at the 84th Annual Meeting.

Review Our Privacy Policy

If you wish to read our Privacy Policy at any time, please visit <https://www.uspsfcu.org/privacy-disclosures>. You may also call **(800) 877-7328** and speak to a Personal Service Representative.





Buckle Up In Some New Wheels

Kick off 2018 with a new or new-to-you vehicle. Buckle up the deal with affordable financing from USPS FCU. Preapproval for your vehicle loan powers your negotiations at the dealer.

Beat-Your-Rate Refinancing

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

Negotiate The Best Deal With TrueCar® Member Showroom

Get upfront pricing from certified dealers and see what others paid. TrueCar pricing service through the USPS FCU Member Showroom lets you buckle up your best deal.

Auto Loans
As Low As
1.99% APR*

*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 1.99% APR. Typical Interest Rates range from 2.99% 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 terms up to 84 months. 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.

Get Samsung Pay® And Android Pay®



Starting Jan. 16, 2018

USPS FCU now offers more convenient ways to pay for everything! Samsung Pay® And Android Pay® are new additions to our list of member services! Enjoy a safe and easy way to make secure purchases on your favorite mobile device.

Learn More

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

Spend Too Much This Holiday?

Try Our Skip-A-Loan-Payment Program

Put more bills in your pocket with USPS FCU Skip-A-Loan-Payment Program. It allows you to skip one month's qualified loan payment* once every 12 months, any time of year.

How To Skip A Pay

Get the form on our website. Fill out your request, print, sign, then fax it to **(301) 856-4061 Re: Skip-A-Pay**. Call us or stop by for complete details.

*Loans must be open for a minimum of 12 months to qualify. There is a \$35 fee per loan skipped. First mortgages and credit cards are not eligible for this program and cannot be combined with any other offers or loan extensions.

YES! You Can Afford Special Occasions!

Open A Club Account

Stash cash for a special occasion with a Club Saving Accounts from USPS FCU. Save for vacations, taxes, or use our Special Purpose Club that lets you save for weddings, special events, college, or any other purpose. Conveniently use Direct Deposit or Payroll Allotment or deposit by mail or at the Credit Union. Minimum bi-weekly deposits of \$5 or more can be made and you'll earn dividends while you save.

Visit www.uspsfcu.org to print out an application and fax to **(301) 856-4061**, or bring or mail to any branch.

Budgeting 101

Only 40% of American families have a working monthly budget, which means 60% of you don't. Avoid spending more than you make by creating a budget for 2018. Start with your after-tax income (your paycheck) plus other sources of income (less taxes and business expenses). Choose a budgeting plan and start to track ALL spending. Check out our partner for ideas: <http://www.greenpath.com/university/resources>.

To boost your success rate, automate where possible using apps or online tools. Take advantage of **USPS FCU's Mobile Banking** and keep a pulse on your funds 24/7. **Enroll today at www.uspsfcu.org**, and login to Virtual Branch to download the mobile app.

- Get account balances
- View cleared checks
- Review account history
- Transfer funds
- Pay bills



Save Now For A Comfy Future

Get a higher-than-average return on your investment no matter what kind of IRA you choose! Traditional | Roth | IRA Share Certificate

IRA Savings Rate

1.25%
APY*

IRA Savings Rate With Relationship Rewards**

1.41%
APY*



To maximize your investments and diversify your holdings, you can build a series of IRAs: Traditional, Roth, and Educational. We also offer IRA Share Certificates.

Consult your tax advisor to determine which IRA is right for you. Go to www.uspsfcu.org to learn more about IRAs, then visit Retirement Central, our member resource center where you can open and/or manage an IRA.

Contribute Today To Your IRA

You have until April 17, 2018 to make a deposit or open an IRA to receive a possible tax deduction for 2017.

*APY = Annual Percentage Yield. Rates effective as of 1/1/2018. Other rates and terms available. Contact the Credit Union for details. **Learn more about Relationship Rewards qualifications at www.uspsfcu.org/member-services/relationship-rewards.

It's Scholarship Time

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.

Application deadline is March 31, 2018.

Awards will be made in May 2018.

Applications are accepted online at:
cufound.org/college-scholarship.



Get \$25 When You Refer A New Member

Your friends and co-workers can also become members, and if you let them know about all the great benefits of USPS FCU membership, you'll get \$25 for every new member you refer* who joins the Credit Union.

Visit www.uspsfcu.org to print your referral coupons and for complete details.

*Excludes youth accounts and new members under age 18. Program subject to change without notice.

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.

17-00641 1/18 Marketing Partners 888.641.1215

bulletin board

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

Faster Tax Refunds

Got plans for your tax refund? See it sooner by up to three weeks by choosing Direct Deposit when you file your return. Funds will be accessible immediately upon deposit into your account.

USPS FCU Routing Number:
254075441



VISIT US ONLINE AT WWW.USPSFCU.ORG

