

## Winter 2021

### Temperatures are Dropping so are Mortgage Rates Don't Delay - Limited Time Rate Offer

Looking to refinance or buy a home? Well USPS FCU is here to help you. We are offering low rate fixed mortgage loans with interest rates as low as:

- **Rate: 2.75% for 30-year mortgage loans; 2.880% APR**
- **Rate: 2.50% for 15-year mortgage loans; 2.737% APR**

Plus, if you are in our Relationship Rewards program, you may be eligible for \$500 towards your closing costs.

Call our mortgage department at 703-425-8319 to speak with one of our loan officers to get started. We will contact you within 24 hours.

\*APR = Annual Percentage Rate. Mortgage loans are not available outside of the United States. Not all loan programs are available in all states. Contact us for more details on loan programs by state. Other mortgage programs available. Limited time only offer and is subject to change at any time without notice. Subject to credit approval. Must be a USPS FCU member to be eligible. Members in our Relationship Rewards program may be eligible for the closing cost credit. Other restrictions may apply. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS ID: 501858.

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### Increase your Buying Power with our 15/15 Adjustable Rate Mortgage Loan

For a limited time, USPS FCU is offering a 15/15 adjustable rate mortgage loan. It's like having a 30-year mortgage with a 15-year rate!

#### Advantages:

- Fixed rate for the first 15 years, the rate adjusts once in year 16, then remains a fixed rate for the remaining 30 year term
- Allows for higher loan amount qualification and enhanced buying power
- Low initial payments
- The benefits of both a fixed and an ARM product
- And, you may **ALSO** be eligible for **\$500** towards your closing costs!

Speak with a loan officer today! Call our Mortgage Department at 703-425-8319. We will contact you within 24 hours. [See website for details.](#)

\*Mortgage loans are not available outside of the United States. Not all loan programs are available in all states. Contact us for more details on loan programs by state. Other mortgage programs available. Limited time only offer and is subject to change at any time without notice. Subject to credit approval. Must be a USPS FCU member to be eligible. Members in our Relationship Rewards program may be eligible for the closing cost credit. Other restrictions may apply. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. NMLS ID: 501858.

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### Are you Looking to Buy a New or Used Vehicle? Do you want to Refinance a Current Vehicle Loan to Lower your Monthly Payment? Talk to Us!

Get an auto loan that fits your needs. Save money on your car payments with an auto loan from USPS FCU. We will beat the auto loan rate of another financial institution, helping keep money in your pockets. For more details [visit here](#).

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## Think about your App Subscriptions by GreenPath

With the click of a button, you can sign up for a subscription to stream music or your favorite T.V. series. It's easy to be roped in by offers for gym memberships, grocery delivery, and box subscriptions.

These relatively "small" recurring costs can add up quickly. Many times, we're unaware of exactly how much we end up spending on these subscription services—in fact, according to a Waterstone Management Group survey, 84% of us are underestimating our monthly tech spending.

### Step 1: Identify Current Subscriptions

Think about everything you have subscribed to. Make a list of all of these subscriptions. There are many apps currently available to aid in this process, such as **TrueBill** and **Trim**. Also be sure to include any non-virtual subscriptions, such as magazines, newspapers, meal delivery services, etc.

### Step 2: Evaluate Your Current Subscriptions

To decide which subscriptions are most important to you, and which you could go without, ask yourself the following questions:

- **Have I used this in the last 30 days?**

If you haven't used something in the last 30 days and it isn't making you happy, it's time to cancel.

- **Is this redundant?**

If you have duplicate services, pick 1 and cancel the other.

- **Could I share the cost with someone else?**

If you could share the cost with someone else, do it! Many apps offer family plans that can add up to additional savings when shared.

- **Is this expense actually worth it?**

An expense can seem small as a monthly price, but when the yearly cost is put into perspective, is it still worth it to you? (For example, \$15 a week doesn't sound like much... but that translates to \$780 a year!) Add up your total subscription cost over the course of a year, to see if it still makes sense for you and your financial situation.

### Step 3: Let it Go

Once you've identified the subscriptions you can live without, it's time to let them go. Take the step to cancel the subscription today, so it does not auto-renew. Add up the amount from these subscriptions to see how much money you've saved!

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## Suit your Budget and Needs with our Low Rate VISA Credit Cards

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
- Check out our low rates [here](#).

Apply 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%.

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## New Home Banking Coming by the end of February

To ensure a smooth transition to our new home banking system we MUST have your current Home/Mobile and Work Phone numbers. You will be required to use these phone numbers to authenticate your identity. To update your information log in to Virtual Branch/Online Banking, hover over "Your Preferences" and click "Contact Information." You will need your current user name and the first 6 digits of your social security number when registering for the first time.

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## Election 2021

As a reminder, during the November regular meeting of the Board of Directors, a Nominating Committee was appointed to nominate at least one member for each of the four two-year term vacancies that will become available on the Board this June. Nominations must be received no later than February 25, 2021. The slate of nominations for the vacant positions will be announced in the 2021 Spring PostScripts.

### Nominations

Eligible members interested in serving as a U. S. Postal Service Federal Credit Union director may call Betty Myers at 1-800-877-7328, X 1316 to request a Nominee Application Package with instructions for consideration by the Nominating Committee. Members may also be nominated by a petition submitted to the Secretary and signed by one percent (250 members) of the Credit Union's membership, along with a statement of qualifications, biographical data, and a signed certificate stating you are agreeable to the nomination and will serve if elected to office. In the event there are more nominees than vacancies, an election will be conducted by ballot. The results of the election will be announced at the USPS FCU Annual Meeting in the summer of 2021.

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## Access your Accounts 24/7 with our Online and Mobile Services

In order to keep everyone safe during this COVID-19 pandemic, we want to provide you with a friendly reminder that you can access your accounts 24/7 using the following options:

- [Virtual Branch \(Online Home Banking\)](#) and Mobile Banking which offers Mobile Deposit. These channels are good for transferring funds, monitoring and recording account activity, paying bills and overall smart money management. The Mobile Banking app enables you to make deposits without having to visit a branch.
- Our [large surcharge-free ATM network](#) through CIRRUS, Allpoint, CULIANCE, ACCEL, and CO-OP.
- [QUE](#) – 24 Hour Telephone Teller (Call 1-800-877-7328 and select option 3)



- Monday, February 15<sup>th</sup> - Washington's Birthday - Branches Closed

Catch up on all the news by visiting our [PostScripts Newsletter archives](#).

Contact us: (301) 856-5000 or Toll Free at (800) 877-7328  
NMLS ID: 501858 | Routing Number: 254075441

USPS FCU is an Equal Housing Lender. Your shares are Federally Insured by NCUA and by Excess Share Insurance Corporation.

