

PostScripts

A Quarterly Newsletter For Members Of
U. S. Postal Service Federal Credit Union

FALL 2012

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Fall for a Great Rate

Auto
Loan Rates
as low as **1.99%** APR*

With the 2013 models rolling onto the dealers' lots, they are making some amazing deals to roll the 2012 models off. There are deals aplenty, and if you're in the market for a new vehicle, it's your opportunity to harvest the savings for yourself, such as getting dealer rebates.

Thinking about refinancing your current automobile loan from another financial institution? We can help you rake in the monthly savings. Our Relationship Rewards members can enjoy the same great rate on refinanced vehicle loans for up to 60 months.

Now's the time! Make your life a lot easier and get pre-approved for your loan before shopping. Apply online by visiting www.uspsfcu.org.

*APR = annual percentage rate. Rates as low as 1.99% with Relationship Rewards. Loans subject to credit approval. Other rates and terms are available. Maximum 60-month term for refinanced auto loans or Relationship Rewards discount.



Do You Really, Really "Like" Us?

You can stay current on what's happening at USPS FCU by "liking" us on Facebook. Our page is loaded with promotions, pertinent financial information and so much more.

Visit our Facebook page at www.facebook.com/USPSFCU and "Like" us today. You'll be glad you did!

Make a List and Check It Twice

Is the list a little longer than you thought? Well, don't think twice, see us first. We have a variety of loan options to fit your needs.

Watch our website for details on a special holiday loan!





Important Update Regarding Federal Benefits Payments

Starting March 1, 2013, all federal benefits payments will be electronic.

What this means is that people applying and receiving federal benefits must choose electronic options via direct deposit. This will affect new applicants as well as those currently receiving federal benefits.

Don't wait until the March 2013 deadline! We can assist you in converting to electronic delivery to your USPS FCU account.

Electronic delivery is a safe and easy way to get your money faster. You will have immediate access to your funds for check writing, withdrawal or immediate debit card use. The electronic delivery method will also save taxpayers over \$120 million every year.

This change will affect people receiving:

- Social Security
- VA Benefits
- Supplemental Social Security Income (SSI)

- Railroad Retirement Benefits
- Department of Labor (Black Lung) Benefits
- Office of Personnel Management Benefit Checks

Let USPS FCU assist you with setting up direct deposit for your future payments.

To sign up for Go Direct electronic benefits, you will need your:

- Social Security number or claim number
- 12-digit federal benefit check number
- Dollar amount of your most recent federal benefit check
- USPS FCU's routing and transit number (254075441)
- USPS FCU account number (as it appears on your monthly account statement)

For more information, visit godirect.org or call toll-free (800) 333-1795.

Contact us today for assistance ahead of time. Avoid the March 2013 deadline and transition smoothly by going direct! We can help.

We're Right Around Every Corner



IT'S NEW!

At USPS FCU, we're always finding ways to make your experience more convenient. Shared branching is one of those ways. We are now part of a national network of cooperating credit unions providing their members with convenient access to their accounts at thousands of locations.

At shared branch locations throughout the country and world, you can perform most financial transactions, just like you can when you are at your home credit union. It's just like having a branch on every corner for you.

To find a nearby shared branch location:

1. Visit cuservicecenters.com to search or download locations to your GPS device
2. Call 800-919-2872
3. Ask a friendly USPS FCU staff member
4. Look for the CU Service Centers logo
5. Check out our website (www.uspsfcu.org) for more details



Election 2013

During the October Regular Meeting of the Board of Directors, a Nominating Committee will be appointed to nominate at least one member for each of the four two-year term vacancies that will become available on the Board in May 2013. Nominations must be received no later than December 3, 2012. Please see our winter 2013 *Postscripts* for a slate of the nominees.

Nominations

Eligible members who are interested in serving as a U. S. Postal Service Federal Credit Union director may call Betty Myers at **1-800-877-7328, x1316**, 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 (223) of the Credit Union's membership, along with a statement of qualifications, biographical data, and a signed certificate stating the member is agreeable to the nomination and will serve if elected to office. In the event there are more nominees than vacancies, the election will be conducted by ballot. The results of the election will be announced at the USPS FCU annual meeting in the spring of 2013.



A USPS FCU VISA® Card — A Great Fall Accessory

Be prepared for the holidays with a VISA Credit Card from USPS FCU.

- No annual or foreign transaction fees
- 25-day grace period on purchases
- Design your own card
- And more!

As low as
8.90%
APR*

Our VISA Platinum Card comes with great rewards, such as 1.1% cash back!

Don't have a USPS FCU VISA Credit Card yet? Visit www.uspsfcu.org/loans/creditcards.aspx for details or to apply for your card today.

*APR = Annual Percentage Rate. Rates are variable based on prime. Interest rates based on credit worthiness and subject to approval. See credit union for full details.



SKIP- A-Loan...

It's Not Just for
the Holidays
Anymore!

We've decided to extend our Skip-A-Loan Payment.* Members can now choose to skip any month's loan payment by completing a Skip-A-Loan payment form.

This convenient service will come in handy when you need a little extra cash for any reason during the year. Visit our website at www.uspsfcu.org or call 1-800-877-7328 for additional information or to request the form.

*Terms and conditions apply. See credit union for complete details.

Mortgage rates are at historic lows. This is the time to purchase a new home or refinance your current mortgage with another lender. You'll love the convenience, our competitive interest rates, the variety of mortgage programs we have to offer, and more. Plus, our Relationship Rewards members get a \$500 credit at closing on first mortgage loans!



We want to be your first choice for all of your lending needs, including your mortgage. Contact us today to see if we can help with your home sweet home. Don't miss out.

For current rates or loan details, contact us at 703-425-8319.



HOLIDAY CLOSINGS

Monday, October 8
Columbus Day

Monday, November 12
Veterans Day

Thursday, November 22
Thanksgiving Day

Monday, December 24
**Closing at noon in observance of
Christmas Eve**

Tuesday, December 25
**Closed in observance of
Christmas Day**

Monday, December 31
**Closing at noon in observance of
New Year's Eve**

Tuesday, January 1, 2013
**Closed in observance of
New Year's Day**

Reminder...

In an effort to provide added convenience to members of USPS FCU, the following changes were made to your VISA Check Card and ATM Card:

- Visa Check Card withdrawal limits were increased from \$500 to \$1,010 for ATM withdrawals and from \$1,000 to \$1,500 for purchase transactions per 24 hours.
- ATM Card withdrawal limits were increased from \$500 to \$1,010 for ATM or purchase transactions per 24 hours.



Administrative Office

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Office Hours: 8:30 a.m. - 4:30 p.m.
E-mail: uspsfcu@uspsfcu.org

Phone and Telephone Teller
(800) 877-7328 (toll-free)
(301) 856-5000 (D.C. metro)
Call Center Hours:
8:00 a.m. - 7:30 p.m. (EST)

www.uspsfcu.org

Routing Number: 254075441 • 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.