



PostScripts



WINTER 2013

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Use Your USPS FCU Visa® Platinum Rewards Credit Card To Shop Online And

Get Up To 5x Points!

Visit www.uspsfcu.org to log into your Rewards account, then shop online in the Perks Mall. Earn 5x points by shopping at favorite online stores such as Wal-Mart, Best Buy, GameStop, Old Navy, Macys, Pet Smart, Disney Store and many more.

Your Points Will Add Up Fast! You Can Redeem Them For:

- 1.1% Cash Back
- Donations to Charities
- Travel
- Merchandise
- Gift Cards
- And more
- Green Products



Rewards Are Just The Beginning

Unlike most bank cards, our USPS FCU Platinum Rewards Credit Card has no annual fee, no transaction fee, generous credit limits and low interest rates. Visit our Rewards site to find out what you've been missing. If you don't have our Platinum Rewards Credit Card, apply today at www.uspsfcu.org, call us at **(800) 877-7328** or come by a branch. Check it out today!

Rates As Low As

8.90% APR*

*APR = Annual Percentage Rate. Rate shown for qualified borrowers and based on creditworthiness. Rates subject to change without notice. Other credit card programs are available. Contact the Credit Union or visit www.uspsfcu.org for complete list of fees and Rewards Program details.

Juggling Holiday Bills?

Our Holiday Loan Special Is Still Available



Apply Today!

Plan now to pay less. Visit www.uspsfcu.org, call **(301) 856-5000** or **(800) 877-7328** or stop by the Credit Union to apply.

Offer Good Through January 31, 2013

Borrow Up To \$2,500

8.99% APR*

For 24 Months

Pay only \$58 bi-weekly
with an easy payment allotment.

*APR = Annual Percentage Rate. Rate shown for qualified borrowers and based on creditworthiness. Rates subject to change without notice. Other rates and terms are available. Contact the Credit Union for complete loan details.

Five Things To Do In January

It's no surprise that January is a big month for making resolutions. And you know how many of them are likely to fall by the wayside before February. However, these suggested resolutions are different in two ways – they're in the 'set and forget' category, and they can make your life so much easier that you're likely to keep them:



1. Set up direct deposit. Once you arrange to receive regular payments like your paycheck or Social Security and pension checks with direct deposit, you'll never have to worry about making timely deposits again. You'll know that your deposit is in your account exactly when you expect it to be.

2. Set up savings for automated transfers to pay yourself first. Put funds into savings first so they can begin earning dividends from the get-go. Consider opening up a Vacation or Holiday Club savings account and be financially prepared during those special times of year. Example: A \$40 bi-weekly pay allotment will become \$1,000 towards a vacation or holiday spending when the club account disburses.

3. Automate your mortgage payment. It's always a good move to take care of that big monthly payment on time each month. Automating your auto and personal loans is great to do as well, because you can set them up to be paid bi-weekly. Example: If your car payment is \$500 a month, setting it up to be paid bi-weekly would only be \$250 per pay, helping you better maintain your budget. Plus, you'll pay your loans off faster.

4. Automate your credit card payments. The penalty for a late credit card payment is not pretty. Set up an automated payment to cover at least the minimum due on all your credit cards, but try to pay additional amounts so you retire those debts as soon as you can. Set payments a few days before the due dates to protect yourself from being late and to protect your score.

5. Arrange to have any overdrafts automatically covered from your savings account first. Even the best money managers can have an overdraft. You can cover any inadvertent overdraft with a direct transfer from your savings account and not have to worry again. Consider applying for an overdraft line-of-credit to serve as a back-up in the event your savings account doesn't cover the overdraft. Call us today at **(800) 877-7328** or apply online at **www.uspsfcu.org**.

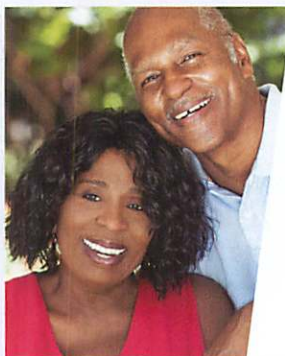
Other ways to stay on the straight and narrow financially is to set up a low balance or a payment due alert on your account via email notification from our online CU E-LINK account access site. Visit **www.uspsfcu.org** and login to your account to get started today. You'll find the email notification option under the Account Access tab.

Save Today, Retire Tomorrow

Are you getting close to retirement or are you in need of creating a plan for retirement? At USPS FCU, your opportunities to invest are customized to meet your financial goals. We have IRA options with competitive rates to maximize your earning potential to help you meet those goals. Don't wait any longer. You'll thank yourself later when you're living in a safe and secure retirement. Oh, what a happy day that will be!

Traditional & Roth IRAs – You may contribute up to \$5,000 for 2012. Anyone who is age 50 or older before the end of the taxable year may contribute an additional \$1,000.

To learn more, check out our online financial resource *Retirement Central* under the Savings tab at **www.uspsfcu.org**. Then, stop by a branch or contact us at **(301) 856-5000** or **(800) 877-7328** to speak with one of our IRA Specialists. **ACT NOW!**



Already have an IRA? Don't forget to make your IRA contributions before the 2012 tax season officially ends on **Monday, April 15, 2013**. Just let us know if you are making a contribution for the previous year.

More Buying Power With Our Auto Loan Rates

**Borrow
\$25,000
For Only
\$342.00
Per Month* For 84 Months**

**Vehicle Loans As Low As 1.99%
APR* With Relationship Rewards.**

Shop with confidence – and buying power – when you get pre-approved for new or used vehicle financing at USPS FCU. Refinance your existing auto loan to a better rate and lower your monthly payment right away.



Apply Today!

Visit www.uspsfcu.org, call (301) 856-5000 or (800) 877-7328 or stop by the Credit Union to apply.

*APR = Annual Percentage Rate. Rate shown for qualified borrowers and based on creditworthiness. 1.99% is with Relationship Rewards. Rates subject to change without notice. Other rates and terms are available. Payment example based on 3.99% APR for 84 months. Contact the Credit Union for complete loan details.

Choice In Checking. Convenience, Too!

When it comes to your most often used account, one size does not fit all. That's why we offer a variety of checking options to help tailor to your needs. Which one is right for you?

- **Interest Checking**
- **Money Market Checking**
- **Access Checking**

All USPS FCU checking accounts have unlimited check writing, no per check fee and the convenience of online access through **CU E-LINK**, our secure home banking service. Pay bills, check balances, set up email notifications, view transaction histories – even deposit checks – from your computer at home or the office.

See account details and apply at www.uspsfcu.org.

Experience Opens The Door To Home Lending Solutions

USPS FCU members who are considering a first home, a larger home or to refinance to a lower rate on an existing loan elsewhere, have the unique opportunity to work with our partners, *Credit Union Mortgage Association (CUMA)*. CUMA representatives have the experience and resources to offer a wide variety of fixed and variable rate mortgage options suitable to your budget and needs.

For rates or loan details, visit us online at www.uspsfcu.org or call our First Mortgage Department at (703) 425-8319.

Rewards Members Receive A \$500 Credit At Closing!

Let The Equity In Your Home Work For You

Consider the endless possibilities a USPS FCU fixed rate Home Equity Loan or Home Equity Line Of Credit has to offer: consolidate bills, pay for education expenses, remodel your home, handle emergencies and more. Let us help you decide which option is right for you.

*APR=Annual Percentage Rate. Rate shown for qualified borrowers and based on creditworthiness. Rate subject to change without notice. Other rates and terms are available. Variable Rate Home Equity Line of Credit based on the Prime Rate as published in *The Wall Street Journal* minus .25% and will not fall below 4.99% or exceed 12.00%. For Home Equity Loans and Lines of Credit, receive up to \$1,000 towards closing costs with our Relationship Rewards and Free Access To Cash programs. However, your loan must close, be set up on your Credit Union account and remain open for at least 36 months, or you will be responsible for reimbursing the Credit Union for all closing costs incurred by the Credit Union, including the appraisal. Consult your tax advisor for tax deduction eligibility. Contact the Credit Union for complete loan details.

Home Equity Loans

Fixed Rates As Low As

4.99%
APR*

Terms Up To 180 Months

- Budget-friendly low, fixed rates.
- Borrow from \$10,000 up to \$200,000.
- Qualified borrowers can tap up to 90% of their home's equity, less First Mortgage balance.
- Up to \$1,000 credit at closing.*

Home Equity Line Of Credit

As Low As

4.99%
APR*

Variable Rate

- Perfect for ongoing projects or expenses.
- Borrow up to your available credit limit.
- Funds become available to use again without reapplying.
- Up to \$1,000 credit at closing.*

Annual Meeting Scheduled For May 30, 2013

The 79th Annual Meeting of the U. S. Postal Service Federal Credit Union will be held at L'Enfant Plaza on May 30, 2013 in the Ben Franklin Room of the U. S. Postal Service headquarters building at 475 L'Enfant Plaza West, SW, Washington, DC. 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 four two-year term vacancies on the Board of Directors.

Thomas E. Dale, Jr., Incumbent

Mr. Dale has been an active member of USPS FCU since 1984 and has served on the Board for 4½ years. He is currently the Secretary/Treasurer of the Board and has served eight years on the Supervisory Committee. Mr. Dale has also served three years on the Board of the American Bowling Congress.

He retired after 42 years as an accountant in the USPS Headquarters Finance Group in October 2008. Mr. Dale was responsible for managing the revenue collection program for Federal Government agencies.

Mr. Dale holds a BS degree in Business Administration from the University of Alaska, Juneau.

Richard E. Gatewood, Incumbent

Mr. Gatewood has been a member of the Credit Union since 1980, is a former Postmaster and retired as Financial Systems Specialist, EAS-25, with the US Postal Service in Revenue Assurance with 37 years of service. He is currently a finance/systems development consultant.

He has served as Chairman and Vice Chairman of the Board of Directors, Director of Operations/Technology, and the Supervisory Committee for two years prior to being elected to the Board in 1991.

Mr. Gatewood has a BS degree in Accounting from Rutgers University with extensive credits in an Administrative Science Masters Program at GW University.

Timothy S. Gavagan, Incumbent

Mr. Gavagan joined the Credit Union in 1993 and the Board in 1999. He has served USPS FCU as Chairman, Vice Chairman, Director of Finance, Director of Human Resources and Director of Strategic Planning.

He holds a BA degree from New York University and attended Hunter College, CCNY and Long Island University for studies in business communications, finance accounting and marketing.

His USPS career incorporated business communications, management systems auditing, supply chain management and journalism. Mr. Gavagan brings a unique blend of skills and experience to the Credit Union.

Charles A. McCullough, II, Esq., Incumbent

Mr. McCullough has been a member since 1988. He served on the Montgomery County, Maryland Board of Education prior to the Finance Function at USPS Headquarters. He has worked in the General Counsel's office of Harvard University, US General Services Administration and the National Board as Counsel to the President.

Currently he is a Deputy Director at the Australian Embassy in Washington, DC. He holds a BA from Pepperdine University and JD from Boston College. In these challenging economic times he will be your voice at the Credit Union, listening to your needs and securing your prosperity.

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 (226 members) 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 10, 2013 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 be conducted by mail ballot if there are more nominees than positions to be filled. The election will not be conducted by ballot, nor will there be nominations from the floor if there is only one nominee for each vacancy to be filled. Election results will be announced at the 79th Annual Meeting.



Administrative Office

7905 Malcolm Road, Suite 311
Clinton, MD 20735-1730

Office Hours: 8:30 a.m. – 4:30 p.m.

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. (ET)

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.



CU SERVICE CENTERS
The Member-Friendly Financial Network



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.

12-00879 1/13 Marketing Partners 888.641.1215

bulletin board

Holiday Closings

Martin Luther King, Jr. Day

Monday, January 21

Presidents' Day

Monday, February 18

GoDirect Deadline



Don't forget – if you receive federal benefits such as Social Security, Veterans or pension checks, you must set up direct deposit by March 20, 2013, in order to receive payment. Visit www.uspsfcu.org.

