



# PostScripts



SUMMER  
2015

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# No Closing Costs\*

## Through July 31

USPS FCU offers exceptional rates on both Home Equity Loans and Home Equity Lines of Credit for your borrowing needs so you can address those summer and fall projects, or use the funds for whatever else you may need.

Now is a great time to borrow, since you'll pay no closing costs\* on USPS FCU Home Equity Loans if you borrow by July 31, 2015.

Our loans offer:

- Low or no closing costs
- Fast turnaround
- Tax deduction for interest\*\*
- Easy access to funds
- Up to 90% LTV

A USPS FCU Home Equity Line of Credit or Second Mortgage Loan costs less than most other financing options because our rates are highly competitive.

### Apply Online Today

For 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. Based on evaluation of applicant's credit. Your loan must close, be set up on your Credit Union account, and remain open for 36 months, or you will be responsible for reimbursing the Credit Union for all closing costs incurred by the Credit Union, including the cost of appraisal. For full details please contact the Credit Union. \*\*Interest may be tax deductible, please check with a tax professional. \*\*\*Not available in Texas or U.S. Territories.

### Home Equity Lines Of Credit

Rates As Low As

3.25%  
APR\*

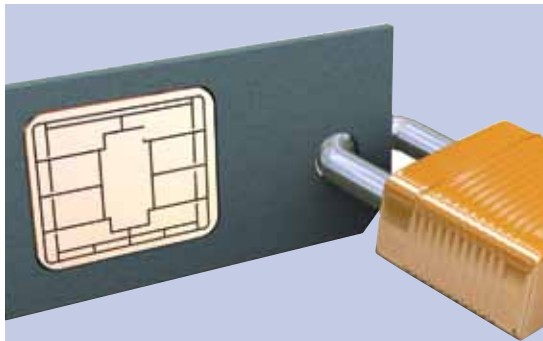
### Home Equity Loans

Fixed Rates As Low As

3.99%  
APR\*

60-Month Term





## We Are With You, No Matter If You Retire Or Move

Just because you retire or move away doesn't mean you have to close your account.

Let it keep earning for you and access it whenever or wherever you are through our many convenient services. USPS FCU has created plenty of ways to access your account, no matter if you're on a beach, at your retirement home, or across the country.

### Switching To A Safer Card

USPS FCU is currently transitioning to the EMV Chip Card, a safer and smarter credit and debit card that offers a new layer of protection against fraud. You will receive your new cards by October, 2015, along with instructions on how to use the card.

The card comes with an embedded microchip, along with a traditional magnetic strip, that communicates with specially outfitted card readers, which most retailers and businesses will be switching to by the October deadline. Your chip-enabled card will continue to be compatible with existing non-chip capable devices.

#### Here's how it will work at the point of purchase with your new Chip Card:

**Step 1:** With the front facing up, insert your card into the ATM or in-store terminal. Do not remove your card until the transaction is complete. If you remove it too soon, your transaction will be canceled.

**Step 2:** Follow the on-screen instructions.

**Step 3:** You may be required to enter your PIN or sign the sales receipt to complete your purchase.

**Step 4:** When the transaction is complete, always remember to remove your card.

You will receive full instructions when your card is mailed to you. If you have any questions regarding this changeover, please contact us.

#### Take Us With You

- **Online Banking** – Pay bills, check balances, transfer funds, and more from your computer.
- **Direct Deposit** – Paychecks, Social Security, and other investments can be automatically deposited so you have your funds quicker.
- **Mobile Banking** – Access your accounts 24/7 on your mobile device with our free mobile app.
- **Apply 24/7** – Use our online applications to apply for loans or credit cards.
- **Shared Branches/ATMs** – Use a shared branch through the CO-OP Network to perform transactions like you would at your home branch, and access your money at over 75,000 surcharge-free ATMs. Use our online locator to find one near you.
- **QUE Telephone Teller** – Our audio response telephone teller gives you quick access to your accounts anywhere and anytime.

To find out more about ways to access your account from coast to coast, please visit [www.uspsfcu.org](http://www.uspsfcu.org).

### Help Fund Your Future

We know that it's important to save for retirement, and USPS FCU gives you plenty of options to grow your money for a comfortable future. From share certificates to various IRA options, there's an account that's right for your financial goals.

**Share Certificates** – Earn a higher interest rate when you deposit for a fixed period of time.

- Terms range from 6 months to 5 years
- Minimum deposit is \$250
- Rate remains constant for the entire certificate term
- Dividends are calculated daily and compounded and credited quarterly
- Ask about our Starter Savings and Young Savers Certificates' add-on feature

#### Individual Retirement Accounts

Recent changes to IRA rules have allowed for more tax benefits, larger contributions, and greater earnings than in previous years. USPS FCU offers three types of IRAs to help you achieve your goals. Consult your tax advisor to determine which IRA is right for you.

- Traditional IRA
- Roth IRA
- Coverdell Educational
- IRA Share Certificates

Visit a branch office today to open an account, or visit [www.uspsfcu.org](http://www.uspsfcu.org) for more information.





## Let A Vacation Loan Take You Away

If you're ready to get away and relax, let USPS FCU help you get to your destination with a Vacation Loan. You can borrow up to **\$3,000** for **24 months** with a low rate of **8.99% APR.\***

If a "staycation" is more your style, use the funds for any reason – day trips, family outings, or whatever you want.

### Apply Online Today

For a fast 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. 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. Offer expires August 31, 2015.

### Vacation Loans

# 8.99% APR\*

Up To 24 Months  
Up To \$3,000

Offer Valid  
Through  
August 31,  
2015

## First Mortgages Let You Find A Place Called Home

If you're tired of renting and you're ready to purchase your first property, USPS FCU can help you get the keys to a place you can finally call home. With highly competitive rates and a variety of fixed and variable rate mortgage options, there's a loan to fit your budget and get you into a great first home.

Through our partnership with Credit Union Mortgage Association (CUMA), you can rest assured knowing that you are dealing with a trusted organization designed exclusively to help Credit Union members. Plus, you may be able to save over other mortgage companies.

You'll also get full assistance throughout the whole process, starting with the application process and ending when you close your loan. We promise less paperwork and less hassle to make the process even easier. We even offer homeowner's insurance.

### Get Into Your New Home Today!

Apply for a mortgage loan\* online at [www.uspsfcu.org](http://www.uspsfcu.org), or call our First Mortgage Department at **(703) 425-8319**.

\*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.



## Chairman's Corner

### A Message From Our Chairman Of The Board



Charles A. McCullough II, Esq.

Happy New Year! For USPS FCU the year begins anew in summer with the annual meeting. We celebrate the start of our 81st year by reflecting on our many accomplishments.

During the past year, USPS FCU made significant improvements to the lending process and our products. Incorporating new technologies has enabled USPS FCU to reduce the time needed to approve loans by 50%. The Credit Union also inaugurated a new student loan consolidation program and made permanent a 1% rate savings on vehicle recapture loans. Enhanced monthly account statements, a redesigned website, and a new Virtual Branch providing you 24/7 online banking make it easier for you to manage your money.

Many of these accomplishments were born of ideas provided by members. I am confident that as you continue to share your ideas, USPS FCU will continue to be the best choice to grow your wealth and meet your financial needs.

## Switch To USPS FCU Checking And Receive A \$75 Bonus!\*

We've taken the hassle out of switching to a USPS FCU checking account from your high-fee financial institution. Our online Switch Kit makes it easy to switch to the benefits of a Credit Union checking account. Plus, we're giving you a \$75 bonus\* when you switch.

### Make The Switch Today!

Visit [www.uspsfcu.org](http://www.uspsfcu.org) to use our Switch Kit and sign up for a USPS FCU checking account!

\*To be eligible for bonus, you must have a checking account with a \$1,000 aggregate monthly minimum direct deposit. Bonus will be posted to your share savings account within 30 days of your direct deposit. Bonus cannot be combined with other offers.

# Hot Rates

## For Cool Rides

Let Us  
Beat Your  
Current Auto  
Rate By 1%  
Or More!

Rates As Low As  
**1.49%**  
APR\*\*  
Up To 84 Months

### Affordable New & Used Vehicle Financing

If the summer road trip calls for a new car, truck, or van, start your shopping by getting pre-approved for an auto loan at a great low rate from USPS FCU.

### Refinance Your Auto Loan And Save

If you want to refinance an auto loan from another institution, we invite you to let us beat your current rate!\* For fastest decision, visit [www.uspsfcu.org](http://www.uspsfcu.org), call **(800) 877-7328**, or stop by the Credit Union for full details.

\*USPS FCU will beat the rate from another financial institution by at least 1% Annual Percentage Rate (APR) with a special floor rate of 1.49% APR. Typical Interest Rates range from 1.49% 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 and Free Access to Cash rate discounts 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.

\*\*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.

## Meet Our New Financial Advisor

James, aka "Jimmy," is a Representative of Member Wealth Management. His knowledge of insurance and investment products gives his clients the confidence needed when working with a financial advisor. He prides himself in getting to know each client so he can understand their individual needs and what matters most to them.

To schedule a financial review today, call **(703) 606-1855** or email [jhicks@financialguide.com](mailto:jhicks@financialguide.com).

NOT A CREDIT UNION DEPOSIT; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; NOT GUARANTEED BY THE CREDIT UNION; MAY GO DOWN IN VALUE. Securities, Investment Advisory and Financial Planning Services offered through qualified registered representatives of MML Investors Services, LLC, Member SIPC. 222 Central Park Ave., Suite 1100, Virginia Beach, VA 23462, (757) 490-9041.



### 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.

15-00397 6/15 Marketing Partners 888.641.1215

## bulletin board

### Holiday Closings

**Labor Day – Monday, September 7**

### 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 <https://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.