



# PostScripts



WINTER  
2015

inside

2 Board Of Directors Nominees

3 Improve Your Finances

4 Tablet Mobile App

## Happiness Starts Now

# Beat Your Rate By 1%



<input checked="" type="checkbox"/> NOW	<input type="checkbox"/> Later
<input type="checkbox"/> Tomorrow	<input type="checkbox"/> One Day

### Refinance And USPS FCU Will Beat Your Auto Loan Rate By 1% Or More!\*

Start your year off right by refinancing your existing auto loan with a lower rate from USPS FCU. Reducing your rate and lowering your monthly payment will improve your cash flow throughout the year so you can pay off other bills or clear more spending room. As a USPS FCU member, you can feel confident that you're receiving the best deal possible on your auto loan!

### Take Advantage Of These Other Member-Only Perks

- FREE Car Buying Services from our website
- Low-Cost GAP Insurance to protect your assets
- Save on Extended Warranties and Car Insurance right at the Credit Union



### 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.

\*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. Offer valid through 3/31/2015. Typical Interest Rates range from 1.49% to 15.49% 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 program rate discounts cannot be combined with this offer. Loans subject to credit approval. Other terms and conditions may apply. Other restrictions may apply. \*\*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.

## Keep More Money In 2015

### Get Financially Fit By Lowering The Cost Of Borrowing

If you need to borrow for any reason – consolidating debt, home improvements, or whatever – a fixed rate Home Equity Loan or variable rate Line of Credit is the smart way to borrow at lower rates. You can even refinance a home equity loan from elsewhere and start paying less right away.

### Home Equity Lines Of Credit Are 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 towards closing costs\*

### Budget-Friendly Home Equity Loans

- 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 towards closing costs\*

For rates or loan details, visit us online at [www.uspsfcu.org](http://www.uspsfcu.org) or call our Home Equity Department at (800) 877-7328.

### Get Your Credit Report In Shape

Planning on house shopping this spring? Now is the time to get your credit report in tip-top shape before you start your search so pre-approval for a mortgage at USPS FCU will be easier. Call GreenPath at (877) 337-3399 for assistance.

\*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.

# Annual Meeting Scheduled



The 81th Annual Meeting of the U. S. Postal Service Federal Credit Union will be held at Postal Headquarters at 475 L'Enfant Plaza West, SW, Washington, DC on Wednesday, June 24, 2015, room location to be determined. 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 a member of the USPS FCU since 1984, served on the Supervisory Committee for eight years, and has been on the Board for six and one-half years. He served as Secretary/Treasurer of the Board and has 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 2008.

He 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. He has served on the Board as Chairman, Vice Chairman, Director of Operations/Technology and the Supervisory Committee for two years prior to being elected to the Board in 1991. He is a former Postmaster and retired Financial Systems Specialist, EAS-25, with the Postal Service in Revenue Assurance with 37 years of service.

He graduated from Rutgers University with a BS in Accounting and has extensive credits in an Administrative Science Master's Program at GW University.

## **Timothy S. Gavagan, Incumbent**

Mr. Gavagan joined the Credit Union in 1993 and the Board in 1999. He has served as Vice Chairman, Finance Director, HR Director, and Strategic Planning Director. Currently he serves as Secretary/Treasurer. During his USPS career he worked in the areas of business communications, management systems auditing, supply chain management and journalism

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

## **Charles A. McCullough, II, Esq., Incumbent**

McCullough has been a member since 1988. As chairman he has worked to provide you new and quality financial services. He served on the Montgomery County, Maryland school board 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.

McCullough holds a BA from Pepperdine University and JD/MA 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. Learn more at [VoteMcCullough.com](http://VoteMcCullough.com).

## **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 (220 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, 2015 to Timothy Gavagan, 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 81th Annual Meeting.

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.

Effective May 1, 2015, the Credit Union branch locations will no longer accept and process VISA payments. You can either mail the payment to the address indicated on the statement payment stub; pay online at [gotomycard.com](http://gotomycard.com); or sign up for the automated monthly transfer. Please contact the Credit Union if you have any questions at **1-800-877-7328** or **301-856-5000**.

### Refer A Member And Get \$25 For You And \$25 For Them

At USPS FCU, we like to expand our membership family, so when you become a member, your family and co-workers can also become members. If you enjoy the low loan rates and fees, convenient, friendly services, and higher savings rates you get from your Credit Union, share us with others. Credit Unions are member-owned, non-profit financial cooperatives dedicated to improving members' lives, and we want to help improve the financial lives of those around you. So encourage your family and co-workers to become members of USPS FCU.

**Get \$25 per referral. Visit [www.uspsfcu.org](http://www.uspsfcu.org) for details and referral forms. Offer valid thru March 31, 2015.**



# GreenPath™

*financial wellness*

## Make 2015 The Year To Deal With Debt

If you have too much debt, understand that you are not alone. If it starts to become overwhelming, there are ways to deal with those accounts and start to regain some financial stability. Consider these:

**Rework the Budget** – Determine what are the “needs” in your budget, versus the “wants,” then find ways to cut expenses and/or increase income.

**Liquidate Assets** – Are there items you could sell that could help you pay down debt? Are there any savings or investment accounts that may provide some needed funds? (Please note – Money designated for retirement should only be used as a last resort.)

**Hardship Program with Creditors** – Many creditors have internal programs that may provide some temporary relief with the interest rate, monthly minimum payment, and/or the due dates.

**Refinance Existing Loans** – Depending on your credit, you may be able to refinance high interest loans, reduce your monthly payment, and save some money.

### Be Positive And Get Started

Sometimes, we know deep down that we have a debt problem, but it is easier to deny the problem than to address it. It can be painful and require hard work, but the sooner you realize that you are in over your head, you can get help and begin to make positive changes.

### Advice Is Just A Phone Call Away

Take the first step to get out of debt. Call GreenPath at **(877) 337-3399** to get started today. It's a free phone call for a free review of your overall financial goals.



## Chairman's Corner

### A Message From Our Chairman Of The Board



Charles A. McCullough II, Esq.

I'm excited about the new services we have ready for you in 2015. The mobile app is now available on tablets. Our shared branch network expands to more locations near you! The GreenPath program relieves financial stress. By autumn, EMV chip credit and debit cards will be available to give you a new layer of protection against fraud. We will be providing you updates of our progress and details of the new security features of the chip card in the upcoming months.

These and other services join our new strategic plan that better focuses our resources to assist you with the challenges of a recovering economy. Remember, if times are tough or you just want them to be better, check with us before going to a bank. With the Credit Union you are not alone. It's not just "U" it's "US" – working together. U.S. Postal Service Federal Credit Union is committed to helping you make this a happy and prosperous new year!

## Scholarship Opportunities

Are you headed to college or trade school in 2015? The CU Foundation has a college scholarship opportunity for you. The \$12,000 Credit Union College Scholarship Program for 2015 is underway now! Our college-bound members are eligible 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.

Deadline for applications is March 31, 2015. Awards will be made in May 2015.

Applications are accepted online at: [cufound.org/college-scholarship](http://cufound.org/college-scholarship)





# Mobile App

## Now Available For Tablets

The USPS FCU Mobile App makes banking from anywhere easy from your smartphone, and now we are offering the same convenience of mobile banking from your tablet.

Our FREE downloadable app is available for your iPad® or Android™ tablet. To download, search 'USPS FCU Mobile' in your iTunes® or Google Play™ store.

The easy-to-navigate screens within the app allows you to:

- Check account balances
- Review recent transactions
- Deposit checks with mobile deposit
- Make transfers within your accounts
- Pay your bills using our bill pay service
- Find your nearest branch and ATM
- And more

For assistance in getting started call **(800) 877-7328**.



## Love My Credit Union® Offers Member Discounts And Rewards

Being a member of USPS FCU has its rewards, and many of those rewards can be found at **LoveMyCreditUnion.org**. Love My Credit Union Rewards offers Credit Union members discounts and rewards on everything from auto insurance and tax help to discounts on shopping, cell phone service and home security. Find it all at **www.LoveMyCreditUnion.org**.

### Here are just a few of the companies that participate:

AUTO	HOME	TECHNOLOGY/ ENTERTAINMENT	FINANCE	SHOPPING	INVEST IN AMERICA

### 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.

14-00806 1/15 Marketing Partners 888.641.1215

## bulletin board

### Holiday Closings

**Martin Luther King, Jr. Day**  
Monday, January 19

**Presidents' Day**  
Monday, February 16

### Our Privacy Policy Is Always Available

If you're new to USPS FCU or wish to review our Privacy Policy for any reason, please visit **http://www.uspsfcu.org/pdfs/302485B\_privacypolicy.pdf** and read our latest documents. You may also call **(800) 877-7328** and speak to a Personal Service Representative.