



# PostScripts



FALL 2013

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NEW!

## Buy A Car Like An Insider.

### New, Used & Refinanced Car Loans

As Low As

1.49%<sup>APR\*</sup>

Up To 84 Months

With Membership Rewards



### Save 35% More Than The National Average

USPS FCU members enjoy serious savings on auto loans. In fact, the Credit Union is certified through DataTrac, an independent organization that certifies loans that outperform the market. As a USPS FCU member, you can rest assured that you're receiving the best deal possible on your auto loan!

\*APR=Annual Percentage Rate. Other rates and terms available. 1.49% includes the rate discount for members in our Relationship Rewards and Free Access to Cash programs; otherwise rates are as low as 2.49%.

\*\*Your actual savings may vary based on the vehicle you select, region, dealer, and applicable vehicle-specific manufacturer incentives which are subject to change.

†Free Trunk Organizer sent 30 days after loan closing.

**FREE**  
Trunk Organizer  
when you use  
Member Showroom  
for vehicle purchase  
and USPS FCU for  
financing.†

### Our New Member Showroom Auto Buying Program

Let's you see what others really paid for the car you want so you know you're getting a good deal.

#### 1-2-3 Benefits of Member Showroom

1. Get pricing and **Guaranteed Savings** before even talking to a dealer. No cost. No obligation.
2. Work with our **Prescreened Dealers** to ensure a better car-buying experience with no hassles.
3. **Free TrueCar Vehicle Reports** – You'll see what others really paid for the new car you want, so you can buy with confidence.

#### Shop with Member Showroom to:

- Receive **Guaranteed**, Hassle-Free Savings From Certified Dealers
- Get An Instant Loan Decision From USPS FCU
- Customize A New Car Online Or Shop Thousands Of Used Cars

#### Check It Out!

Find the car of your dreams in our Member Showroom today, and you'll be on the road in no time. To learn more, visit

**[https://www.visualgap.truecar.com/main.html?referrer\\_id=ZVSGSTAL0013](https://www.visualgap.truecar.com/main.html?referrer_id=ZVSGSTAL0013)**, then apply online at **[www.uspsfcu.org](http://www.uspsfcu.org)** for an instant loan decision.

**Members have seen average MSRP savings of \$2,973\*\***



# USPS FCU's VISA® Gift And Reloadable Cards Are Always In Style

## Gift Giving Just Got Easier

Even those hard to shop for recipients will love using your VISA Gift Cards. Shop anywhere VISA is accepted – even online. They work just like cash except they're safer.

## A Smart Choice For Those Away From Home

Reloadable Cards offer cash solutions while traveling. You can't replace lost or stolen cash, but with a Reloadable Card, you're protected. They can easily be reloaded through direct deposit or online. Keep track of spending or help your student manage their money without risk of overdraft or piling on credit card bills.

**Call To Order Your Card Today At (800) 877-7328! For more details, visit [www.uspsfcu.org](http://www.uspsfcu.org).**



# Great Rates At A Glance

Savings/Checking Account	APY* Rate
Starter Share Certificate	1.99%
Young Savers Certificate	3.00%
Regular IRA Savings	1.00%
Money Market Checking	.15%
Credit/Lending Account	APR** Rate
Signature Loan	As low as 8.74%*
Share Secured Loan	2% above earned dividend
New/Used/Refinanced Vehicle Loans	As low as 1.49%*
Home Equity Line Of Credit	As low as 3.25%
Fixed Rate Home Equity Loan	As low as 3.99%
VISA Classic Credit Card	As low as 8.99%
VISA Platinum Rewards Credit Card	As low as 8.90%

## Getting Started Is Easy

Contact us by calling **(800) 877-7328** or go online to **[www.uspsfcu.org](http://www.uspsfcu.org)** to print your applications for Savings and Investment Accounts. You may apply online for our Lending Products at **[www.uspsfcu.org](http://www.uspsfcu.org)** or call us 24/7 to speak with our Lending Call Center.

\*APY=Annual Percentage Yield. Other certificates and checking account types available. Dividend rates are effective as of September 1, 2013 are set by the Board of Directors and are subject to change. Contact the Credit Union for current rates and for more details.

\*\*APR=Annual Percentage Rate. Other rates and terms are available. Rates are set by the Board of Directors and are subject to change. Contact the Credit Union for current rates and for more details.



Federally Insured  
by NCUA



# Policy Change Notice

## Regarding Deposits At Nonproprietary ATMs

Effective November 1, 2013, under the Expedited Funds Availability Act (Reg. CC), the first \$200 of the funds (cash or checks) deposited at automated teller machines (ATMs) we do not own and operate will be available on the next business day and the remaining deposit will be available on the fifth business day after the date of your deposit. Policy regarding deposits made at proprietary ATMs will not be affected.



# Check Out USPS FCU For All Your Home Lending Needs

Whether you are looking to buy a new home, want a better interest rate on your current mortgage, or would like to upgrade your current place of residence, USPS FCU has a loan that will work for you.

- ✓ First Mortgage Loans
- ✓ Mortgage Refinancing
- ✓ Home Equity Loans
- ✓ Home Equity Lines of Credit

Plus, we have ways for you to save on closing costs, too!

## Learn All About Mortgages Here

For all the details, visit **[www.uspsfcu.org](http://www.uspsfcu.org)**.

# Have Cash For The Holidays

## Holiday Signature Loan Special

As Low As  
**8.99%**  
APR\*

Borrow up to  
**\$3,000 for as little as  
\$138.00 per month\*  
for 24 months**

**Rate available October 1  
through December 31, 2013**

\*APR=Annual Percentage Rate. Other rates and terms available. Subject to credit approval. Payment example for max loan amount of \$3,000 for 24 months. Minimum loan amount is \$500.00. Contact Credit Union for more details.

## Skip-A-Loan Payment

If you could use some extra cash during the holidays, use Skip-A-Loan Payment. Don't forget, when your budget needs a boost, Skip-A-Loan Payment is available year round!

**Get Started Today** – Look for the form on our website under the Loans Tab. Fill out your request, print, sign, then fax it to  
**(301) 856-4061 Re: Skip-A-Pay.**

Give us a call or stop  
by for all the details.

## Saving Is Easy With A Christmas Club Account And Payroll Deduction

### Deposit Examples:

10/1/13 .....	\$50.00	04/1/14 .....	\$50.00
11/1/13 .....	\$50.00	05/1/14 .....	\$50.00
12/1/13 .....	\$50.00	06/1/14 .....	\$50.00
01/1/14 .....	\$50.00	07/1/14 .....	\$50.00
02/1/14 .....	\$50.00	08/1/14 .....	\$50.00
03/1/14 .....	\$50.00	09/1/14 .....	\$50.00
		<b>Total .....</b>	<b>\$600.00</b>

**Open your Christmas Club Account today – we make it easy to save!** This account disburses October 15th. Call **(800) 877-7328** to open your account today.



## Election 2014

During the regular October meeting of the Board of Directors, a Nominating Committee will be appointed to nominate at least one member for each of the three two-year term vacancies that will become available on the Board next May. Nominations must be received no later than November 29, 2013. The slate of nominations for the vacant positions will be announced in the **2014 Winter 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 (223 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 spring of 2014.



# Access Your Funds Your Way

USPS FCU has the tools you need to manage your money in a way that works best for you. But are you taking full advantage? If not, check out all the convenience services available to make managing your money easy and less hectic:

- **CU E-Link** – Our online Home Banking service
- **Mobile Banking** – New full-service mobile banking apps **Coming Soon** for iPhone and Android!
- **Enhanced Online BillPayer** – Receive and pay bills electronically, schedule recurring payments, and track bill payment history.
- **Popmoney®** – Schedule and transfer funds directly to another person's account using their mobile # or email address.
- **Account-to-Account (A2A)** – Schedule and transfer funds between your Credit Union account and accounts at other financial institutions.
- **e-Notifications** – Set up alerts to notify you of different account activity
- **QUE** – 24/7 Telephone teller. Call (800) 877-7328 or (301) 856-5000, option 3
- **Surcharge-Free ATM Network** – Over 72,000 locations. Find one at [www.uspsfcu.org](http://www.uspsfcu.org) or bookmark our ATM/Branch locator by typing in the following address in your mobile phone [www.uspsfcuwap.locatorsearch.com](http://www.uspsfcuwap.locatorsearch.com).
- **Shared Branches** – Out of the area? Find a branch and perform a teller transaction. Find one at [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org).
- **24/7 Lending Center** – Apply, follow up, speak to a Loan Service Representative

Visit us online or call **(800) 877-7328** for more details and to get started.

## Young Adults Realize Benefit Of Opening IRA

### Who is most likely to open an IRA (Individual Retirement Account)?

...individuals between the ages of 18 and 39, according to Callahan and Associates Web-based survey. That's particularly true if more information about IRAs is made available to them.

Young adults may have less money to invest, but most are aware that their future contributions and balances are worth the sacrifice today.

Take advantage of the opportunity to have your savings grow with tax benefits. Talk to our IRA Specialists at the Credit Union today.

To learn more about IRA accounts or to open one, visit <http://www.uspsfcu.org> and click on the link to Retirement Central.

## Administrative Office

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

Office Hours: M-F 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:  
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)

Routing Number: 254075441  
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.

13-00590 9/13 Marketing Partners 888.641.1215

## bulletin board

### Holiday Closings

#### Columbus Day

Monday, October 14, 2013

#### Veterans Day

Monday, November 11, 2013

#### Thanksgiving Day

Thursday, November 28, 2013

#### Christmas Eve – Closing at 12:00 p.m.

Tuesday, December 24, 2013

#### Christmas Day

Wednesday, December 25, 2013

#### New Year's Eve

Closing at 12:00 p.m.

Tuesday, December 31, 2013

#### New Year's Day

Wednesday, January 1, 2014

**Reminder:** Daylight Savings Time ends at 2:00 am on Sunday, November 3rd