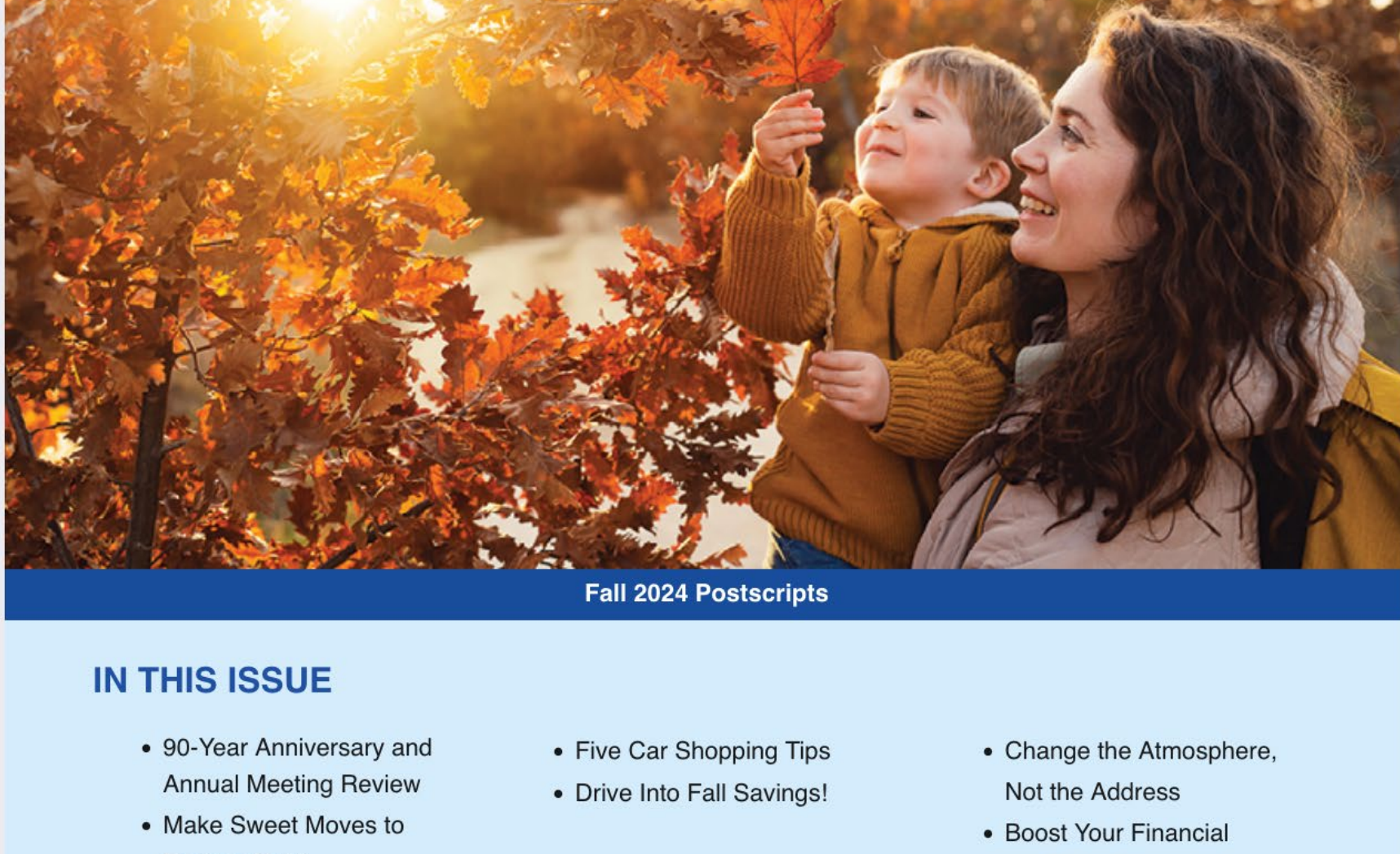




PostScripts

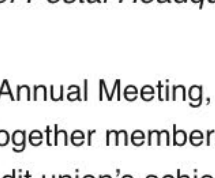
THE QUARTERLY NEWSLETTER FOR MEMBERS OF U.S. POSTAL SERVICE FEDERAL CREDIT UNION



Fall 2024 PostScripts

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- 90-Year Anniversary and Annual Meeting Review
- Make Sweet Moves to Reduce Debt
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- Boost Your Financial Knowledge



REFLECTING ON A SUCCESSFUL 90TH ANNUAL MEETING OF USPS FCU

Washington, D.C., inside of Postal Headquarters' Ben Franklin Room

We are delighted to share that our 90th Annual Meeting, held on July 24, was a resounding success! This milestone event brought together members from across our community, both in person and virtually, to celebrate our credit union's achievements, discuss our future, and strengthen the bonds that make us who we are – all thanks to you all, our valuable members.

A Historic Milestone

Ninety years of service is an incredible achievement, and this year's meeting was a testament to the enduring strength and commitment of our members. From our humble beginnings to becoming a trusted financial institution, our journey has been shaped by the dedication and support of everyone involved. The Annual Meeting was an opportunity to honor this legacy and look forward to the future with optimism and purpose.

Year in Review

Our Board Chairman, Michael McCartney, presented a comprehensive review of the past year's achievements. Despite challenges in the broader economic landscape, our credit union continued to thrive, achieving solid financial performance and expanding our services to better meet members' needs. Key highlights included:

- **Raffle of Share Certificates:** Members were excited to participate in a raffle for all attendees in-person and virtually for a Certificate giveaway.
- **Technological Advancements:** The launch of new digital tools and enhancements to our online banking platform provided greater convenience and security for our members.
- **Community Initiatives:** Our ongoing commitment to the community was evident through various outreach programs and partnerships aimed at supporting local businesses and families in each of our branch's respective areas.

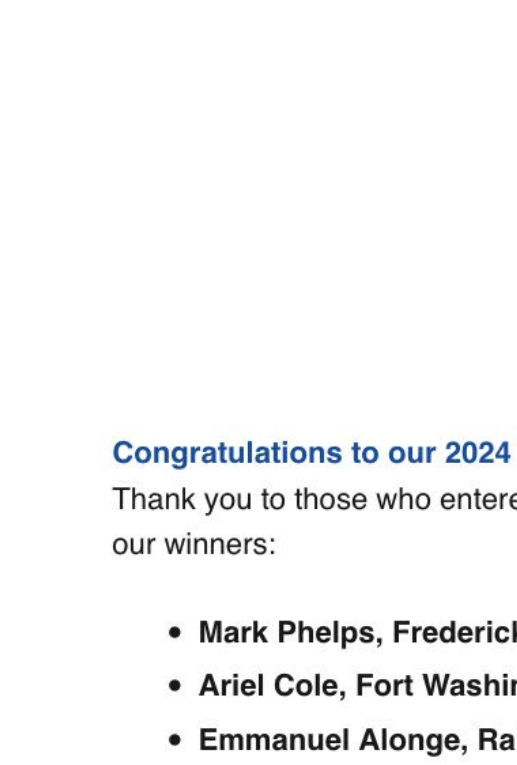
Board Elections

One of the most important aspects of the Annual Meeting is the election of our Board of Directors. There were five vacancies for the Board of Directors this year. No printed ballot was distributed, as there was only one nominee for each position. The following nominees were elected by acclamation at the Annual Meeting to serve a two-year term.

- Gilbert A. Ford, Jr
- Lee Green
- Brady Hayden
- Christina Lewis
- Michael McCartney

Your Board members for 2024 are Chairman, Michael E. McCartney; Vice Chairman, Christina Lewis; Secretary/Treasurer, Thomas E. Dale, Jr; Directors John F. Rosato; Gilbert A. Ford, Jr.; Richard E. Gatewood; Brady Hayden; Charles A. McCullough, II, Esq.; and Lee Green. Richard Yessian was voted in as the first Director Emeritus.

Congratulations to the winners and many thanks to everyone who participated in the meeting. We extend our gratitude to all members who participated in the voting process, ensuring that our governance remains transparent and member-driven.



Thank you, Richard Yessian!

USPS FCU would like to express our heartfelt gratitude to one of our longest-serving Board members, Mr. Richard Yessian. Mr. Yessian, who began his voluntary career with U. S. Postal Service Federal Credit Union over 30 years ago, has served on both our Board of Directors and Supervisory Committee.

Although this is his formal retirement as an active Board Member, due to his strategic leadership through three decades of service, Richard Yessian has justifiably been named our first Board Director Emeritus. In this newly created role, Mr. Yessian will continue to provide valuable counsel to the Board and Management. The Credit Union is deeply grateful to Dick for his unwavering support, commitment and dedication to serving our members and helping develop the Credit Union's many successes.

Those of us that know Dick personally admire him not only for his business efforts, but also for his personal lifetime values as a devoted husband, father and grandfather. We are confident our community will continue to benefit from his valued leadership through the Director Emeritus role.

Congratulations to our 2024 Frederick J. Heinen Scholarship Winners!

Thank you to those who entered our annual Scholarship Contest for 2024 and congratulations to our winners:

- **Mark Phelps, Frederick, MD: 1st Place – \$1,000**
- **Ariel Cole, Fort Washington, MD: 2nd Place – \$750**
- **Emmanuel Alonge, Raleigh, NC: 2nd Place – \$750**
- **Kalei Serra, Palm Harbor, FL: 3rd Place – \$500**
- **Madeleine Lucius, Herndon, VA: 3rd Place – \$500**

There were also several honorable mention awards that were given to members who applied. Each of the winners was notified by email and the funds were deposited to their Credit Union Savings account. We encourage all our high school and college members between the ages of 17-23 to enter this contest in the spring of 2025! We look forward to reading your interesting essays.

A Big Thank You to Our Members

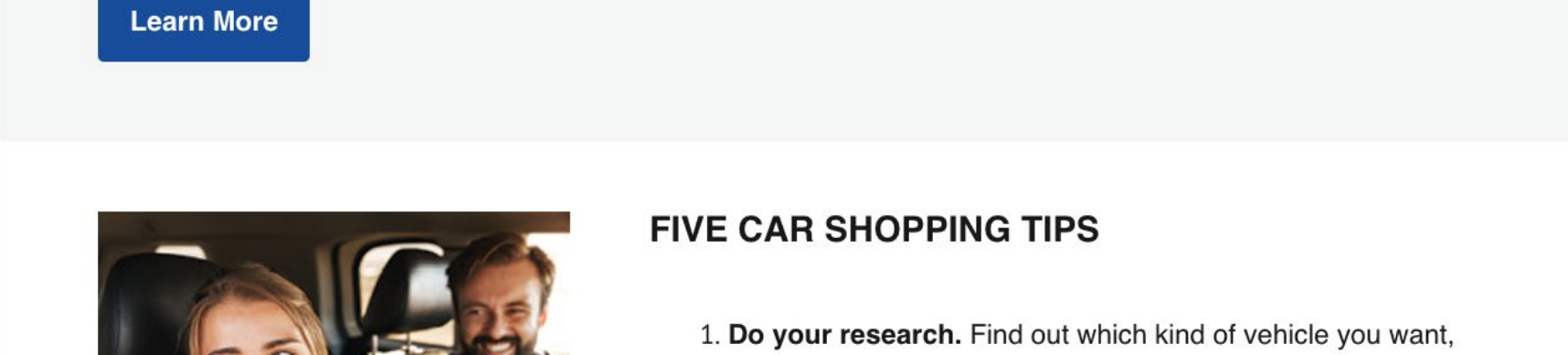
The success of our 90th Annual Meeting would not have been possible without the active participation and support of our members. Whether you attended in person or joined us via Zoom, your engagement is what makes our credit union truly special. We are deeply grateful for your trust and loyalty over the past 90 years, and we look forward to serving you for many more.

As we move forward, we remain dedicated to providing exceptional financial services that meet your needs and enhance your financial well-being. Together, we will continue to build on our strong foundation, ensuring that USPS FCU remains a vibrant and vital part of our community.

Stay Connected

To stay updated on the latest news, events, and offerings from USPS FCU, be sure to follow us on social media and visit our website regularly. We look forward to seeing you at next year's Annual Meeting as we continue to celebrate our shared success.

Thank you for being a part of our 90-year journey!



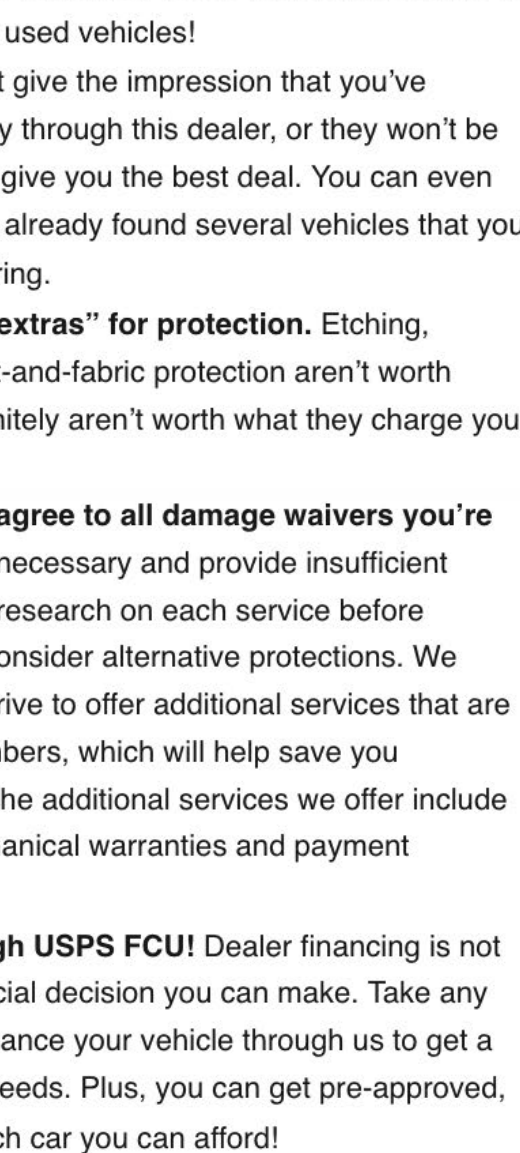
MAKE SWEET MOVES TO REDUCE DEBT

Juggling multiple high-rate credit cards? Don't miss out on this great balance transfer offer! Get a jump on reducing your debt – consolidate your monthly payments to effectively take advantage of the low rates and awesome benefits of a USPS FCU Visa® Credit Card.

Make your move with two ways to save!

- **New** Visa card holders can get 0% APR* for 12 months with a low fee of 2% on balances transferred.

[Learn More](#)



FIVE CAR SHOPPING TIPS

1. **Do your research.** Find out which kind of vehicle you want, determine your budget and read up on reviews of your chosen car. Check out our handy online car-buying service to browse both new and used vehicles!

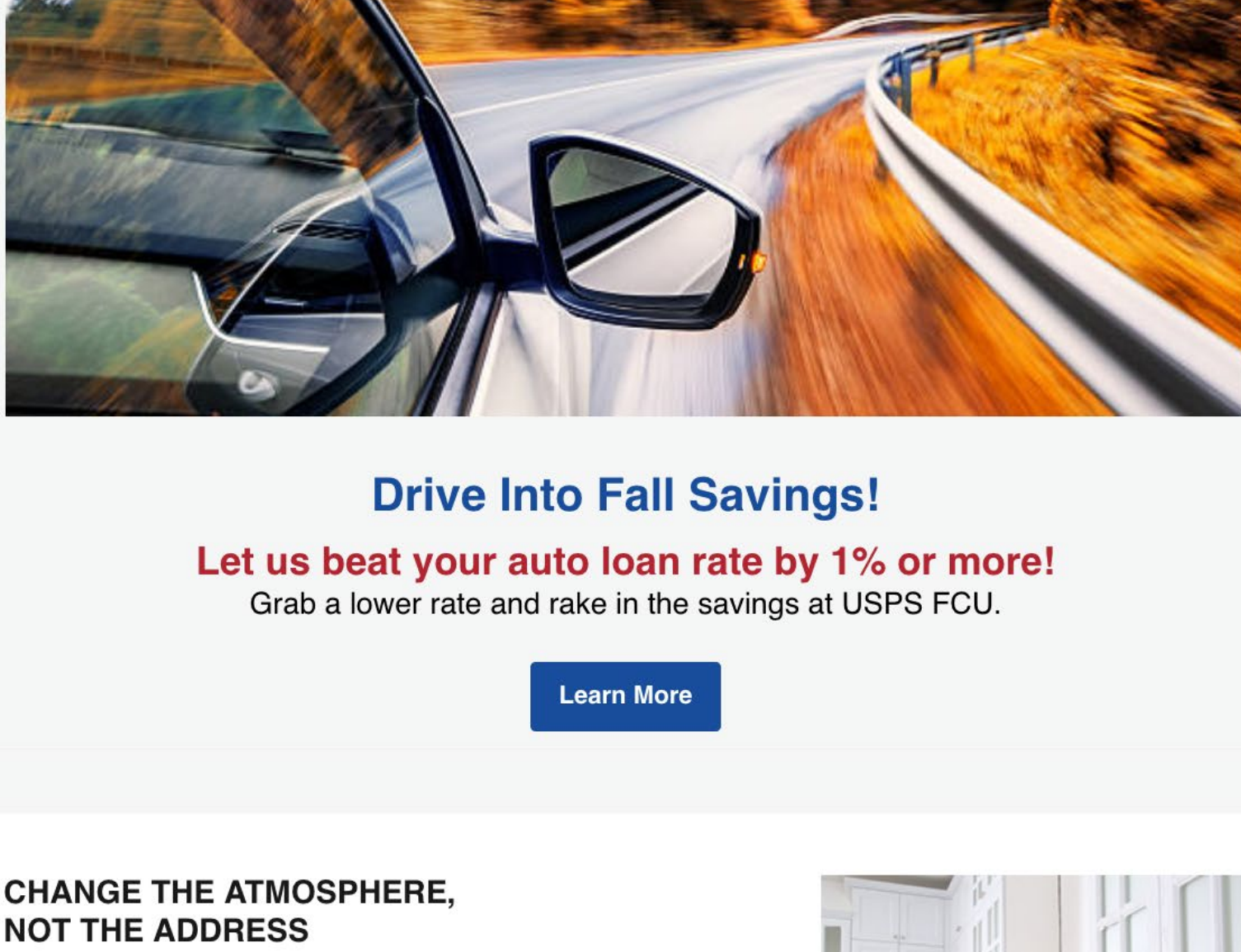
2. **Be ambiguous.** Don't give the impression that you've already decided to buy through this dealer, or they won't be trying their hardest to give you the best deal. You can even drop hints that you've already found several vehicles that you are seriously considering.

3. **Don't agree to any "extras" for protection.** Etching, rustproofing and paint-and-fabric protection aren't worth much – and they definitely aren't worth what they charge you for it!

4. **Don't automatically agree to all damage waivers you're offered.** Many are unnecessary and provide insufficient coverage. Do careful research on each service before signing up for it and consider alternative protections. We here at USPS FCU strive to offer additional services that are affordable to our members, which will help save you hundreds of dollars. The additional services we offer include GAP insurance, mechanical warranties and payment protection.

5. **Get your loan through USPS FCU!** Dealer financing is not usually the best financial decision you can make. Take any dealer rebates and finance your vehicle through us to get a loan tailored to your needs. Plus, you can get pre-approved, so you know how much car you can afford!

[Apply Online](#)



Drive Into Fall Savings!

Let us beat your auto loan rate by 1% or more!

Grab a lower rate and rake in the savings at USPS FCU.

[Learn More](#)

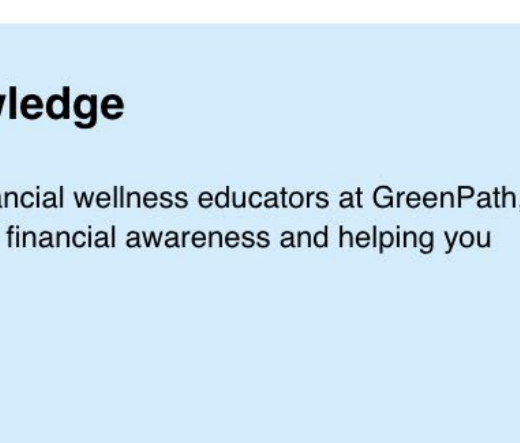
CHANGE THE ATMOSPHERE, NOT THE ADDRESS

Take out a Home Equity Line of Credit with us and we'll pay closing costs **up to \$3,500!***

Use the cash for:

- Home Improvements
- Debt Consolidation
- Dream Vacation
- Anything!

[Learn More](#)



Boost Your Financial Knowledge

As a valued member of our Credit Union, you have free access to our financial wellness educators at GreenPath, offering a plethora of resources available to you for the sole purpose of financial awareness and helping you achieve your goals.

[Learn More](#)

Consider taking advantage of GreenPath's free LearningLab+! Explore GreenPath's LearningLab+ for all things financial, with well-researched courses and tools to enable a better understanding of money for a healthy financial life.

[Learn More](#)

Don't miss out on all the free workbooks, guides and more that GreenPath offers! These tools and resources can help you manage your finances in a way that works for you.

[Learn More](#)

Upcoming September GreenPath Webinar:

Prepare for Holiday Spending Now

This webinar will take place Wednesday, September 25, from 1:00 to 1:45 PM ET. This webinar will help you understand how to prepare your holiday spending and approach the season with confidence.

[Register Today!](#)

Upcoming October GreenPath Webinar:

Understanding Your Credit Report and Score

This webinar will take place Wednesday, October 16, from 2:00 to 3:00 PM ET. This webinar will help you understand how credit reports and credit scores work, and how to take care of yours.

[Register Today!](#)

Upcoming November GreenPath Webinar:

Retirement 101: Three Steps to Prepare for Retirement!

This webinar will take place Wednesday, November 13, from 2:00 to 2:45 PM ET. This webinar will help you remove some of the guesswork from your retirement planning.

[Register Today!](#)

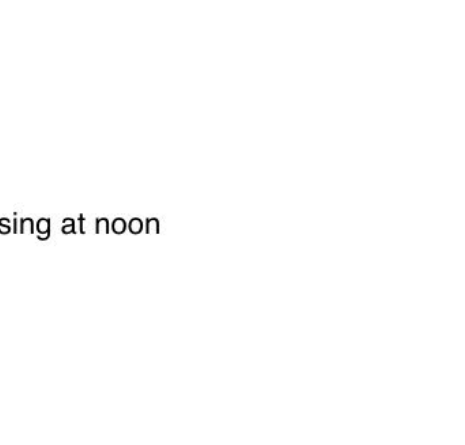
Here are some GreenPath webinars that you may have recently missed:



Navegar la Compra de Automóvil



Options For Dealing with Debt



Teaching Kids About Money

[View all previously recorded GreenPath webinars here.](#)



HOLIDAY CLOSINGS AND EVENTS

Columbus Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving Day

Thursday, November 28

Christmas Eve

Tuesday, December 24th – Closing at noon

Christmas Day

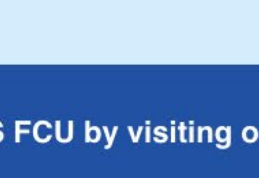
Wednesday, December 25

New Years Eve

Tuesday, December 31st – Closing at noon

New Years Day

Wednesday, January 1st



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Catch up on all the news at USPS FCU by visiting our [PostScripts newsletter archive](#).