

Check out the latest edition of PostScripts.



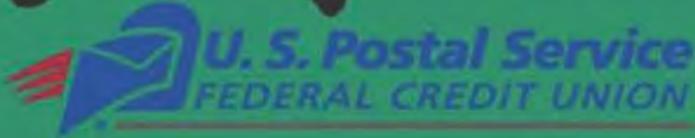
PostScripts

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



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The Gift Of *Savings*

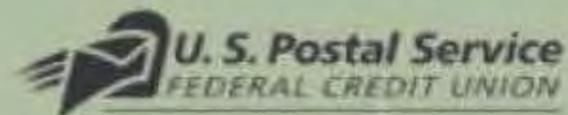
- 5.25% APY* 1-year IRA Certificate
- 5.00% APY* 1-year Share Certificate
- 5.25% APY* 6-Month Money Market Certificate

WWW.USPSFCU.ORG/RATES/
OR ASK A PERSONAL SERVICE
REPRESENTATIVE FOR DETAILS!



SCAN ME

*APY-ANNUAL PERCENTAGE YIELD EFF.12/1/23
Subject to Early Withdrawal Penalties. Minimum
balance of \$500 required. Your savings are
federally insured by NCUA to at least \$250,000
and backed by the full faith and credit of the
United States Government.



Holiday Loans

8.99% APR*

up to \$3,000



up to 36 months

NEED SOME EXTRA DOUGH FOR THE HOLIDAYS?

[Click Here for Details](#)

*APR=ANNUAL PERCENTAGE RATE EFF. 11/1/23-1/31/24. CREDIT ELIGIBILITY REQUIRED. \$3,000 BORROWED FOR 36 MONTHS WITH AN ANNUAL PERCENTAGE RATE OF 8.99% IS A MONTHLY PAYMENT OF \$95.39.



FALL INTO A GREAT HOME EQUITY RATE

AND WE'LL PAY YOUR
CLOSING COSTS
UP TO
\$3,500!*

Home Improvements

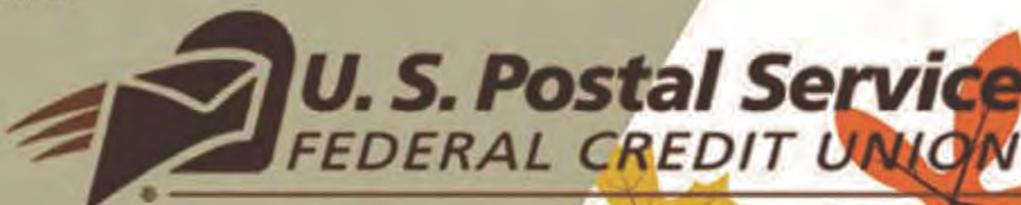
▶▶ Debt Consolidation

Dream Vacation

Unlock the door to whatever it is you need,
the possibilities are endless!

**ASK OR VISIT
WWW.USPSFCU.ORG FOR
DETAILS OR TO APPLY TODAY!**

*See website for current rates and available terms. Approval is based on evaluation of applicant's credit. Your loan must close, be setup 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 details contact the Credit Union. Interest may be tax deductible, check with a tax professional. **Not available in Texas or U.S. Territories.





ELECTION 2024

During the November regular meeting of the Board of Directors, a Nominating Committee was appointed to nominate at least one member for each of the five (5) two-year term vacancies that will become available on the Board next July. Nominations must be received no later than February 23, 2024. The slate of nominations for the vacant positions will be announced in the ***2024 Spring PostScripts***.

Nominations

Eligible members interested in serving as a U. S. Postal Service Federal Credit Union director may call Jared Lancaster at (301) 576-1331 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 (250 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 summer of 2024.

GRAND OPENING IN SAN FERNANDO!

November 13 marked the official Grand Opening of our new West Coast branch based out of San Fernando, California. We are so excited and honored to have maintained the opportunity to stay in California and continuously serve the San Fernando community with a brand-new, conveniently local branch!

We would like to thank everyone who attended, as well as the city of San Fernando for its continued support in who we are and our mission to deliver quality financial services to the community. We would also like to thank all of the city official's as well as San Fernando Mayor, Celeste Rodriguez, and Vice Mayor Mary Mendoza, for supporting our credit union as we venture into new communities.

We are located at 444 South Brand Boulevard, San Fernando, California.

If you know of anyone who could benefit from the affordable financial products and great service we offer, tell them to stop by! And if you happen to be in the area, we'd love to say hello. Our San Fernando team will be happy to help on your financial wellness journey!





TIME MANAGEMENT TIPS FOR THE HOLIDAY SEASON

As children grow more excited about the coming holidays, many adults grow more stressed as they consider the long to-do list and the schedule full of events. There's no need to be a Scrooge and avoid all the holiday cheer for the sake of your sanity though. Consider these tips to help you smoothly sleigh-ride through the most wonderful – and busiest – time of the year.

Say no sometimes. Recognize you can't do it all. Decide which events to make a priority and be willing to admit the rest simply won't fit. Skipping just one party can minimize the number of gifts you buy, travel you do and food you prepare. Just be polite about it.

Leave margin on your page. Give yourself some down time to rest and enjoy activities that make you feel at peace so you can truly enjoy the season. Leaving margin also means giving yourself adequate time to prepare, travel, recover and unpack.

Focus on one thing at a time. You can't fully enjoy the party you're attending if you're thinking about the next one. Be present in the moment. Give the people you're with your full attention.

Plan and prepare. Try to avoid bogging down your schedule. Consider gift wrapping long before you need to or bake and freeze treats ahead of time so you're not scrambling at the last minute. Also, be willing to adjust as needed. Priorities can shift, and you don't want to miss out on something important just because it wasn't in the original plan.

Make lists. Make a grocery list so you grab everything in one visit. Make a gift-giving list so you can stick to your budget. Make a to-do list to check off. When you randomly think of something you should do or buy, or someone you should call or write, make a note so you remember.

Get organized. As you purchase gifts, keep them together and check them off your list. Keep your receipts so you're ready for returns if needed. Declutter your home before dragging out the holiday decor so you have room. Simply being organized can help you feel like you've got things under control.

Keep a calendar. Then it's easy to see which events don't fit, what you need to prepare for next and whether you've left some margin.

Let go of perfection. Don't put too much pressure on yourself. Your home doesn't have to look perfect; people visit to see you. Your gifts don't have to be extravagant. A meal can be simple and still special. If you forget something or plans fall through, roll with it.

With a little forethought and a little less stress, this season can be one to savor, not just survive. Happy holidays from your friends at USPS Federal Credit Union!

Sources:

<http://www.healthways.com/blog/2011/12/7-time-management-tips-for-the-holidays-and-every-day>

<https://www.inc.com/marissa-levin/7-simple-time-management-strategies-for-a-stress-less-holiday-season.html>

TAP AND GO!

Your USPS FCU debit card is about to become even more convenient: We're adding digital wallet compatibility!

This means you are now able to add your USPS FCU debit card to the digital wallet available on your Android™ smartphone or iPhone®. Then, when it's time to pay for a transaction, all you have to do is tap your phone to the compatible card reader. No need to pull out your wallet!

Using a digital wallet is safe and secure. When you add your card information, that information is encrypted. Every time you make a purchase, a unique one-time token is generated to complete the transaction – so the merchant never receives your personal information.

Add your USPS FCU debit card to your phone's digital wallet today, and start enjoying extra shopping convenience!





JOINING MADE EVEN EASIER

We are excited to announce that new members can now open their accounts online at USPS FCU! Becoming a member of USPS FCU has never been faster or simpler – all it takes is a few clicks, and you're on your way to better savings.

If you know someone who could benefit from credit union membership, tell them why you love banking with us and send them to uspsfcu.org/become-a-member! Our membership is open to:

- Those employed by or retired from the United States Postal Service.
- Immediate family members of existing USPS FCU members or spouses of those who died while within the field of membership.
- Those employed by or affiliated with one of our [Select Groups](#).

[Open your account online today!](#)



THE DO'S AND DON'TS OF USING CASH APPS

Be it Venmo, Cash App or others, cash transfer and payment apps are becoming a popular way to pay friends back and send money.

Though these peer-to-peer payment apps are convenient, this new way to transfer funds comes with its own set of risks: Scammers will try to get you to pay for things you don't need, transpose account numbers or even try to hack your account.

Keep your payment apps secure with these tips:

DO

- Your research. Read terms and conditions to ensure the app guarantees your transaction and encrypts your data.
- Link to a credit card instead of a debit card — it's easier to reverse fraudulent transactions.
- Limit the amount of money in any account. Instead of linking to a bank account and giving them direct access to your funds, link to your credit card or, if you must, a debit card, and create a set amount available in your account.
- If you do link to a bank account, make sure it has a low balance.
- Monitor transactions carefully.
- Triple-check your recipient's information before you send a payment.
- Only install a payment app on a device with a password, passcode and/or PIN.

DON'T

- Send money to people you don't know or trust.
- Use these apps for business purposes.
- Provide goods before you receive payment.
- Assume payment is immediate. Some take a few days to clear.
- Give anyone claiming to be a legal support representative access to your app.
- Download troubleshooting apps from a supposedly legal source at their request.

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 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 January GreenPath Webinar:

Reaching Your Financial Goals in 2024

This webinar will take place Wednesday, January 24, from 1:00 to 1:45pm EST. This webinar will explain how to set realistic goals that can actually be achieved, the role financial habits play in reaching (or abandoning) your financial goals, and how to get back on track after a setback.

[Register Today!](#)

Upcoming February GreenPath Webinar:

Understand Your Money Personality

This webinar will take place Wednesday, February 28, from 1:00 to 1:45pm EST. This webinar will give tips on determining your money personality, how your money personality impacts financial decisions, and understanding other money personalities and how they can work with yours.

[Register Today!](#)

Upcoming March GreenPath Webinar:

Steps to Financial Freedom

This webinar will take place Wednesday, March 27, from 1:00 to 1:45pm EST. This webinar will show you how to set financial goals, where to start when creating a budget, and how you can use credit wisely.

[Register Today!](#)

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



Identity Theft & Fraud: How to Protect Yourself



Resources for Veterans: From Service to Financial Stability



Sinking Funds: Your Savings Strategy for (Un)Expected Expenses



SPEND SMART THIS HOLIDAY SEASON

It's easy to go overboard when shopping for holiday gifts, but the fallout from seasonal overspending can last all year. Follow this helpful advice for getting a grip on holiday spending – BEFORE it gets out of control.

Create a budget and stick to it. Make a list of all the people you intend to buy gifts for and how much you'd like to spend on each person. Tuck your list into your purse or wallet so you'll have it with you if you come across that perfect gift.

Draw names. If you're part of a large family or circle of friends, suggest drawing names. This will cut down on the number of gifts you have to purchase, and if the group agrees on a limit for each gift, you'll know exactly how the purchase will fit into your holiday budget.

Shop online. Everyone knows shopping online is convenient – but it can also save you money! The internet makes it easy to compare prices, and many online retailers offer free or discounted shipping during the holiday season. Shopping online also makes it easier to resist the impulse purchases that distract so many holiday shoppers at malls and traditional retail stores.

Start shopping early. If you create your holiday budget and shopping list early in the year, it's easy to take advantage of sales and discounted pricing before the holiday rush.

Get creative! It's the thought that counts, so why break the bank with expensive gifts? Thoughtful, homemade gifts mean more and are less expensive too. Turn to your talents and interests when searching for creative gift ideas. You could crochet a blanket or knit a sweater; bake cookies; create a photo album full of special memories; or design coupons offering your time for tasks like housecleaning or babysitting.

Use credit wisely. If you plan to use your credit card for holiday purchases, only charge as much as you can pay off when the bill arrives. By paying your credit card balance *in full* each month, you won't have to regret holiday overspending all year long. USPS FCU offers a number of low-rate credit cards to meet your needs – call today to learn more or to apply.



YOUR MEMBERSHIP OFFERS MORE

Thanks to our partnership with American Income Life Insurance Company (AIL), your U.S. Postal Service FCU membership includes a no-cost **\$3,500 Accidental Death & Dismemberment** benefit. If you have not done so already, please return the card you should have received in the mail so you may receive your certificate of coverage and name your beneficiary.

When you return the card, you can also gain access to free Child Safe Kits for your children and grandchildren. These kits help you gather vital data, photos and fingerprints for authorities in the event of an emergency.

Plus, you can receive a no-cost membership in the **AIL Plus program**, which connects you to discounts on dental care, prescriptions, diabetic supplies, vision care and supplies, telemedicine, chiropractic care and more.

AIL has other supplemental insurance benefits that may be available to you and your family. If you have questions, please call American Income Life Insurance Company at 1-800-495-1213.

To respond online and see a message from your Credit Union, visit mybenefits.aillife.com and enter this access code: **SGQCU**



HOLIDAY CLOSINGS

Christmas Eve (Observed)

Friday, December 22, Close at Noon

Christmas Day

Monday, December 25

New Year's Eve (Observed)

Friday, December 29, Close at Noon

New Year's Day

Monday, January 1, 2024



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