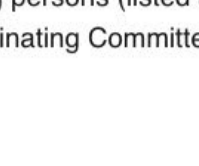




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## ANNUAL MEETING SCHEDULED FOR JULY 24, 2024

The 90th Annual Meeting of the U. S. Postal Service Federal Credit Union will be held at our L'Enfant branch in the Ben Franklin Room: 475 L'Enfant Plaza W., S.W., Washington, DC 20026-3789, virtually on July 24, 2024, starting at 1pm (ET). 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 five two-year term vacancies on the Board of Directors.

### Gilbert A. Ford, Jr., Incumbent

Mr. Ford has been a member since 1990 and served on the Board for the past 20 years. He has served as Vice Chairman, Secretary/Treasurer, HR Director and Strategic Planning Director.

His previous postal career includes working on national programs from a financial perspective.

Currently, Mr. Ford is retired with over 30 years of Federal Government experience. He has served as Trustee and Treasurer of his church. Mr. Ford holds a B.S. from Florida A&M University and an MBA in Accounting from LaSalle University (Philadelphia).

### P. Brady Hayden, Incumbent

Brady Hayden has been a member since 2016. He joined the Supervisory Committee in 2018 and the Board in 2020.

He is currently Corporate Controller for CuriosityStream, a publicly traded media company. He has also been Controller of Cyren and has led financial reporting teams at Spok Holdings and USPS. He spent his early career in financial services, including 10 years in various finance and investment roles at SBM Financial. Before that, he worked at Fleet Bank and Deloitte.

Mr. Hayden received an MBA from the University of Rochester and a B.S. from Lipscomb University.

### Leonardo S. Green, Member

Throughout his tenure on the Supervisory Committee, Lee has had an unwavering commitment to upholding the highest transparency and accountability. He has regularly attended Board meetings, Annual Strategic Planning Conferences, and credit union conferences to learn more about operations, challenges faced and recommendations to align our Credit Union to thrive and grow so that we can continue to serve our members.

He is grateful for the confidence placed in him by the Board as a member of the Supervisory Committee and is honored to have the opportunity to continue to learn and serve in whatever capacity he can.

### Christina Lewis, Incumbent

Christina has been a member of the USPS FCU since 2005. Ms. Lewis is a graduate of Trinity Washington University with a B.S. in Business Administration.

Currently, she is a Service Identity and Access Management Specialist in Corporate Information Security, where she manages development and product lifecycles for digital solutions. Her 19-year Postal career includes analyst positions in Sales, Finance and the Inspection Service. Each position enhances her knowledge and experience in policy revision, program evaluation, operations, and project management.

As a Board member, she applies her knowledge, experience and insight to further the mission and vision of the Credit Union.

### Michael McCartney, Incumbent

Mr. McCartney, a member since 1981, has served on the Board of Directors since 1996 and as Chairman for over 10 years.

Mike earned a B.S. in Accounting and MPA and has over 30 years' experience in various positions in finance with the U.S. Postal Service. His last responsibilities before he retired included reporting on major capital investments to senior management and the Board of Governors.

Mike has participated in the Maryland and DC Credit Union Association (MDDCCUA), Metropolitan Area Credit Union Management (MACUMA), and Credit Union Executive Society (CUES) and is a Credit Union National Association (CUNA) Certified Credit Union Volunteer.

## 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 (280 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 May 17, 2024, to Thomas Dale, the Secretary/Treasurer, c/o USPS FCU, 7905 Malcolm Road, Suite 311, Clinton, Maryland 20735-1730. All nominees must be USPS FCU members.

There will be no mail ballot this year as there are five nominees for the five vacancies to be filled. Election results will be announced at the 90th Annual Meeting.



## FREDERICK J. HEINEN SCHOLARSHIP CONTEST

**Who is Eligible?** High school seniors and college students between the ages of 17 and 23 who are members of USPS FCU. If you are not a member, you may complete an application and submit it with your essay to qualify.

**Competition Rules:** Write an essay not to exceed 1,000 words and typed on the topic below. Entries must be postmarked no later than **Friday, June 14, 2024**, to be accepted.

**Essay Topic: The Importance of Financial Literacy in Achieving Personal and Professional Goals**

Elaborate on the pivotal importance of financial literacy in realizing personal and professional ambitions. How does a profound grasp of financial principles enable individuals to attain financial security, advance their careers and cultivate lasting prosperity? Furthermore, how do you plan to utilize financial literacy to achieve your own educational, personal and professional goals?

**Awards:**  
1st Place – \$1,000  
2nd Place – \$750  
3rd Place – \$500

**Submit Entries to:**  
USPS FCU  
Attn: Lindsay Ruehl  
7905 Malcolm Rd, Suite 311  
Clinton, MD 20735-1730; or  
fax (301) 856-7548; or email to:  
[Lruehl@uspsfcu.org](mailto:Lruehl@uspsfcu.org) | [MarketingDepartment@uspsfcu.org](mailto:MarketingDepartment@uspsfcu.org)

Winners will be notified by mail, announced in the Summer PostScripts, and posted on our website. The Committee Chairman will also announce the winners at the 90th Annual Meeting. Funds will be deposited in the winner's savings account with the Credit Union.

If you have any questions, call Lindsay Ruehl, in Marketing, at (301) 576-1353. Employees, Board and Supervisory Committee members, and their immediate family are ineligible to participate.

## 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 May GreenPath Webinar:

#### Real Stories Live – Exploring the Link between Mental and Financial Health

This webinar will take place Wednesday, May 15, from 1:00 to 2:00pm ET. This webinar will unlock tips for mental & financial well-being with GreenPath clients and expert Jasmine Paul.

[Register Today!](#)

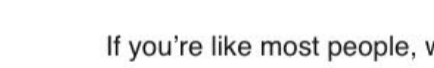
### Upcoming April GreenPath Webinar:

#### Tips for First-Time Homebuyers

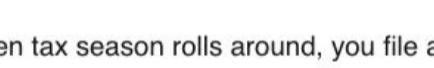
This webinar will take place Wednesday, June 26, from 1:00 to 1:45pm ET. This webinar will help break down the process of homebuying and set you up for success as you prepare to own your first home.

[Register Today!](#)

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



Understand Your Money Personality

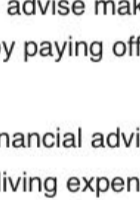


Reaching Your Financial Goals in 2024



Identify Theft & Fraud: How to Protect Yourself

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



## MAKE THE MOST OF YOUR TAX REFUND!

If you're like most people, when tax season rolls around, you file and then wait impatiently for your refund...which you've spent before the money is even in your account.

This year, think about doing something different with the money you get back from the government. The average tax refund last year was over \$3,000, which is more than just a little extra spending money. Check out these five great options to help make the most of your refund:

1. **Pay down high-interest debt.** With more Americans getting further into debt, many financial advisors believe it is prudent to use your tax refund to pay off as much of your high-interest debt as possible. They advise making a list of all loans, balances and corresponding interest rates. Start by paying off the highest interest rates first and work your way from there!
2. **Start an emergency cash fund.** Financial advisors recommend setting up a separate account with three to six months of living expenses saved in the event of a layoff or unforeseen health problems that aren't covered by insurance. Keep this emergency account separate from your checking and savings accounts, so as not to drain this fund for non-emergencies.
3. **Invest in your retirement.** If you decide to put away your refund for long-term savings, advisors recommend putting it toward your retirement by adding more to your employer's retirement program or a traditional or Roth Individual Retirement Account (IRA) if you are unable to contribute more to your employer's program.
4. **Invest in your child's college education.** After you've built up your own retirement account, you can turn your attention toward building your children's or grandchildren's college savings plans. Talk to your financial advisor about which manner best suits your situation.
5. **Add to your regular mutual fund investment account.** If you are already contributing the maximum amount to your retirement account, advisors recommend investing in a regular taxable mutual fund to help your money grow.



## HOW TO PICK THE BEST SAVINGS OPTION FOR YOU

You know it's wise to save for the future, but how do you know where to put your money? First, let's consider the options:

- **Savings Account**  
This is the most basic option. It's a safe place to hold money you don't plan to spend right away but want easy access to. You can make withdrawals and deposits, and you'll earn a variable interest rate, though it's lower than that of other savings options.
- **Money Market Account**  
This account pays a slightly higher variable interest rate than a basic savings account, and you can still make withdrawals and deposits. However, there's usually a higher minimum initial deposit amount required and a fee if the balance falls below the minimum.
- **Certificate of Deposit (CD)**  
A CD (also known as a share certificate) offers a fixed interest rate that is usually higher than that of a savings or money market account – and the rate goes up the longer you're willing to leave your money in the account – but if you make a withdrawal prior to the maturity date, you'll pay a penalty.
- **Investment Account**  
This is a riskier – but potentially higher-earning – account. It allows you to buy and sell stocks, bonds and mutual funds. While the other savings options are FDIC or NCUA insured, investment accounts provide no protection against a loss in value. There are two main types of investment accounts: retirement and brokerage. With a brokerage account, you pay capital gains taxes when you sell an investment for a gain, unlike an Individual Retirement Account, which offers tax advantages. However, a retirement account comes with limits on contributions and on when you can withdraw funds. Another investment account option to consider is the 529 College Savings Plan if you're saving for a child or grandchild; this account also offers tax advantages but comes with some restrictions on use.

So how do you pick the best option for you?

- **Decide the purpose of your savings.** For example, is the money saved for a down payment on a house within the next five years, for retirement decades from now or for a child's college tuition?
- **Consider interest rates.** You'll get a higher rate if you're OK with restrictions on usage or you're not adverse to risk.
- **Check for fees.** There may be a fee for letting your balance fall below the minimum or for withdrawing your money too soon.
- **Determine when you'll need the money.** Do you need easy access to it, or can you leave the money untouched for months or years to achieve a higher interest rate?
- **Assess your risk tolerance.** Remember that you can lose money with an investment account, but the risk may be worthwhile to gain a higher interest rate.

Whichever account you choose – or likely a mix – we're here for you with knowledgeable representatives, superb customer service, competitive rates and low fees. Take the first step toward a brighter financial future by opening an account or contacting us with questions!

## GET MORE FROM YOUR MEMBERSHIP

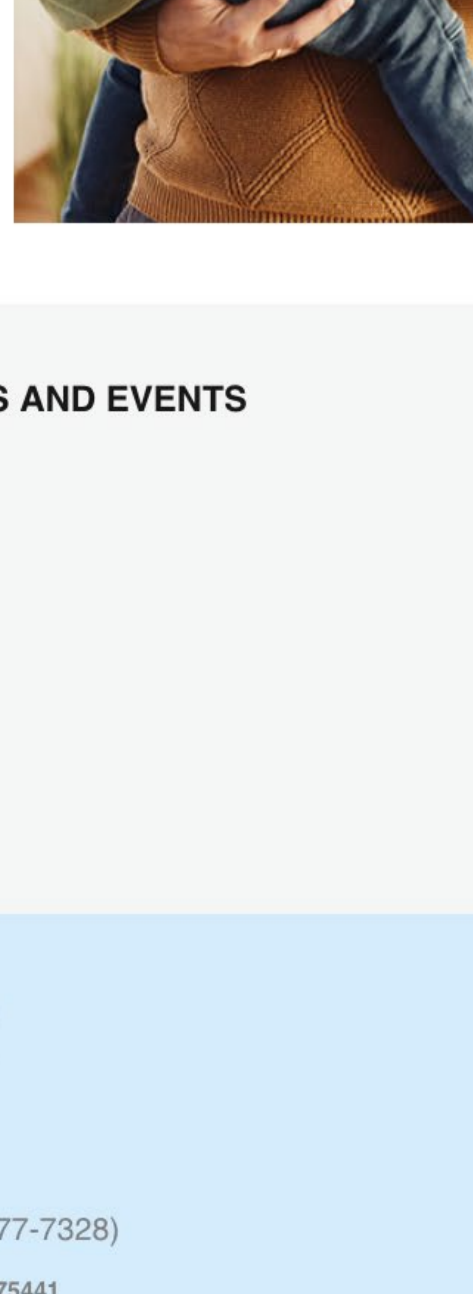
Thanks to our partnership with American Income Life Insurance Company (AIL), your U.S. Postal Service FCU membership includes a no-cost **\$3,500 Accidental Death & Dismemberment** benefit. If you have not done so already, please return the card you should have received in the mail so you may receive 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 (800) 495-1213.

To respond online and see a message from your Credit Union, visit [mybenefits.allife.com](http://mybenefits.allife.com) and enter this access code: SGQCQ

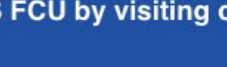


## HOLIDAY CLOSINGS AND EVENTS

**Memorial Day**  
Monday, May 27

**Juneteenth**  
Wednesday, June 19

**Independence Day**  
Thursday, July 4



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