



# PostScripts

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



## Winter 2024 PostScripts

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### OUR NEW WEBSITE IS HERE!

We are so excited to bring you an updated and modern online experience at [uspsfcu.org](https://uspsfcu.org)! We invite you to check out and explore the new website.

Head to [uspsfcu.org](https://uspsfcu.org) to start enjoying a better website experience today!

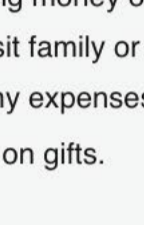


### ELECTION 2025

During the October regular meeting of the Board of Directors, a Nominating Committee was appointed to nominate at least one member for each of the four (4) two-year term vacancies that will become available on the Board next July. Nominations must be received no later than February 14, 2025. The slate of nominations for the vacant positions will be announced in the **2025 Spring PostScripts**.

#### Nominations

Eligible members interested in serving as a U. S. Postal Service Federal Credit Union director may call Jennifer Baker at 1-301-576-1331 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 2025.



### PLAN FOR YOUR HOLIDAYS

The holidays can put a financial burden even on the best shoppers and savers. Taking time to plan can help you avoid the stress that comes with overspending.

#### 1. Set a budget.

Add up all your typical expenses so you don't come up short on bills or rent. Next, think about what else you may be spending money on in the coming months. Are you hosting a party at your home or traveling to visit family or friends? Estimate what those things will cost you. Once you've subtracted any expenses from your usual budget, you can think about how much you have to spend on gifts.

#### 2. Make a list.

With all the excitement of the holidays, it can be easy to get carried away. Make a list of the gifts you need and cross them off as you go – and don't buy anything not on the list!

#### 3. Decide how you're going to pay.

Are you going to use cash, credit cards or a holiday loan to pay for gifts? Using a credit card can give you more consumer rights, and some have rewards programs – but you run the risk of spending more than you can pay back. A **low-rate holiday loan** from USPS FCU can help you stick to your budget while you get everything on your list.

#### 4. Track your holiday spending.

Just like you wrote down your list to keep track of what you need to buy, you could also keep track of what you've spent. Periodically check to see if you are on track and sticking to your budget.

#### 5. Consider Skip-A-Payment.

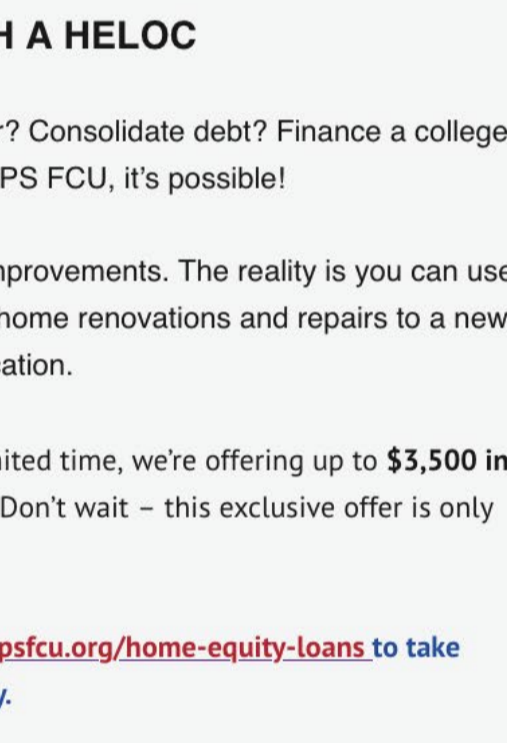
Need a little more breathing room in your budget? For a small \$35 fee, you can skip a payment on one or more of your loans (first mortgages and credit cards not included). Use the extra cash for gifts or travel expenses and enjoy the holidays!

**Still need some extra help?** Our **holiday loan special** is designed to help you fund your festivities with ease. Borrow up to \$3,500 with a rate as low as 8.99% and a flexible term of up to 36 months!

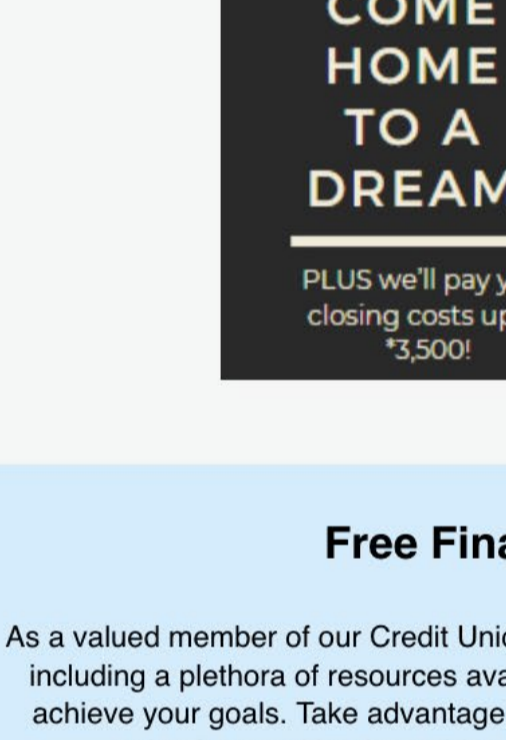
### GET PAID FASTER WITH EARLY DIRECT DEPOSIT

With USPS FCU direct deposit, you can access your paycheck or government benefit funds up to two days before payday! Enjoy improved cash flow and financial confidence at no extra cost. All you have to do to get this benefit is ensure your payroll is being directly deposited into your USPS FCU checking account!

[Learn More](#)



**Don't have direct deposit yet? Setting it up is easy!**  
[Learn more here.](#)



### DRIVE INTO MORE SAVINGS!

*Let us beat your rate.*

As the season of giving fast approaches, let us gift you a better rate on your auto loan! Save on the car you love and drive with confidence, whether you're buying a new or used car or refinancing a current loan from another lender.

[Learn More](#)

### SUPPORT POSTAL WORKERS WITH EVERY SWIPE!

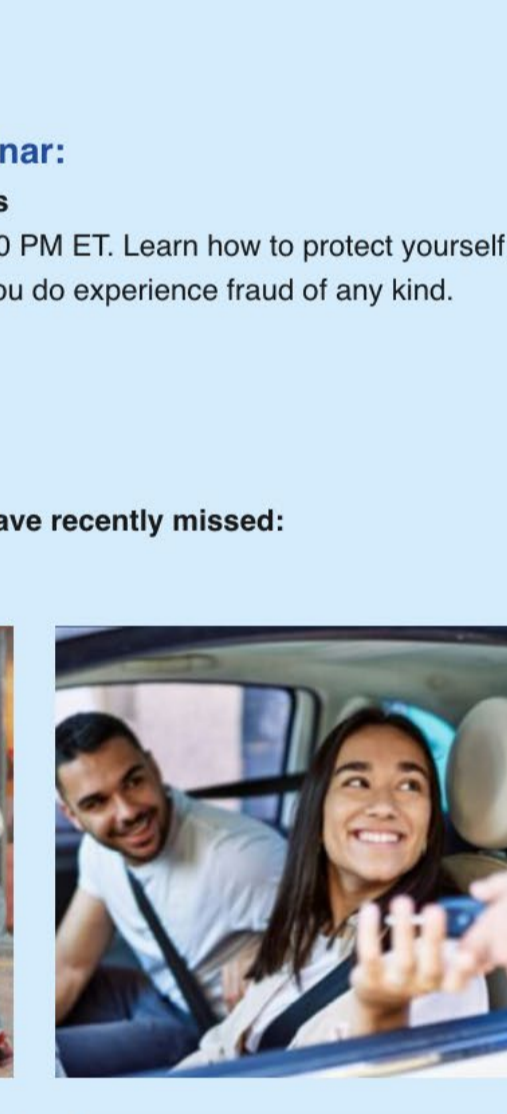
From now until **December 31, 2024**, every purchase made with your **USPS FCU Visa® Credit Card** helps support the **Postal Employees' Relief Fund (PERF)**. PERF provides vital assistance to postal workers and their families facing unexpected hardships.

#### Make a Difference Today

Use your card for everyday purchases and help give back to those who keep our communities connected.

Click below to learn more or apply for a **USPS FCU Visa® Credit Card**.

[Learn more](#)



### FINANCE YOUR BIG DREAMS WITH A HELOC

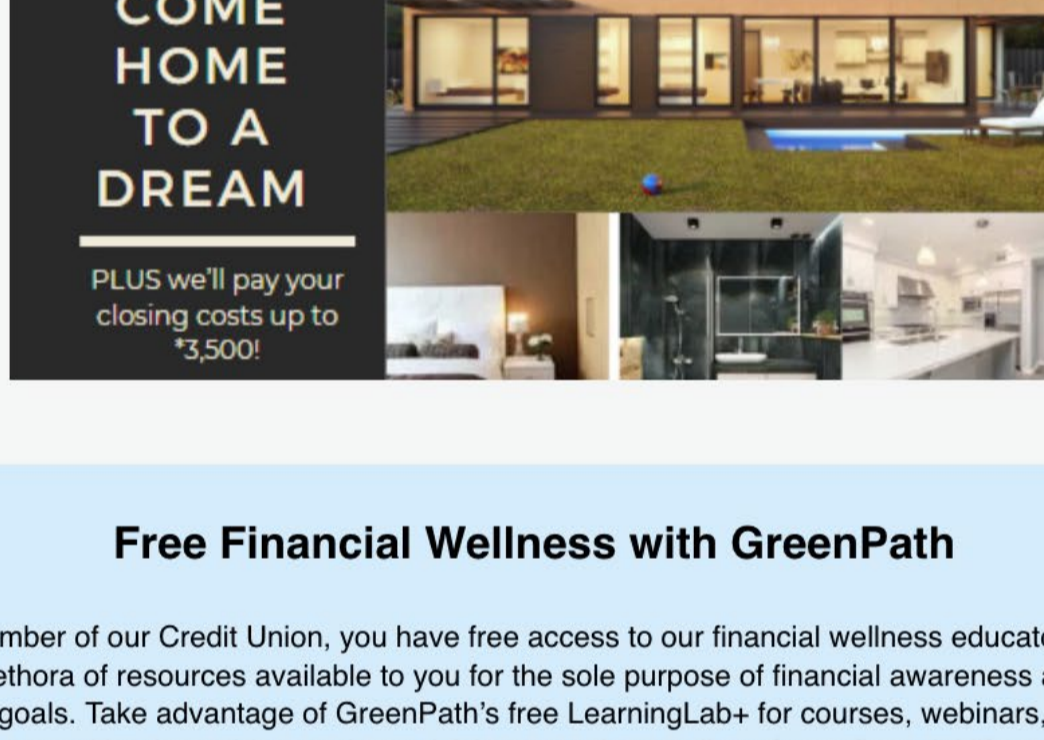
Do you have big dreams to tackle a home improvement project this winter? Consolidate debt? Finance a college education? With a low-rate Home Equity Line of Credit (HELOC) from USPS FCU, it's possible!

It's a common misconception that HELOCs can only be used for home improvements. The reality is you can use a home equity line of credit to pay for a wide variety of expenses – from home renovations and repairs to a new car, college tuition or even a dream vacation.

We're making it easier than ever to access the value in your home. For a limited time, we're offering up to **\$3,500 in closing cost assistance** when you open a new **Home Equity Line of Credit!** Don't wait – this exclusive offer is only available until **January 31**.

Contact us at 800-877-7328 or [MortgageDept@uspsfcu.org](mailto:MortgageDept@uspsfcu.org), or visit [uspsfcu.org/home-equity-loans](https://uspsfcu.org/home-equity-loans) to take advantage of this special offer today.

[Learn More](#)



### Free Financial Wellness with GreenPath

As a valued member of our Credit Union, you have free access to our financial wellness educators at GreenPath, including a plethora of resources available to you for the sole purpose of financial awareness and helping you achieve your goals. Take advantage of GreenPath's free LearningLabs for courses, webinars, and tools, plus enjoy free workbooks, guides, and more! A better understanding of your financial life starts here.

[Learn More](#)

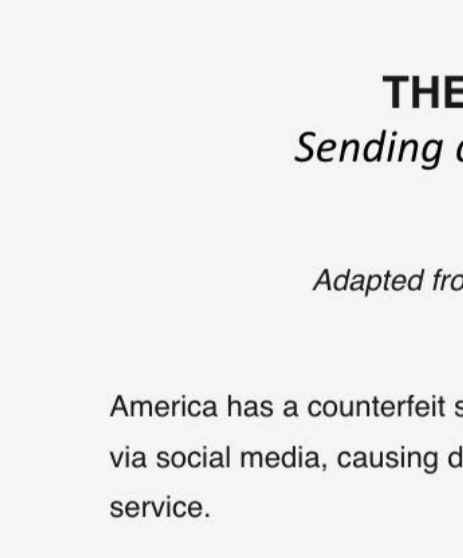
#### Free Financial Wellness Webinar:

##### Identity Theft, Fraud, and Scams

This webinar will take place Wednesday, December 11, from 2:00 to 3:00 PM ET. Learn how to protect yourself from identity theft, fraud, and scams along with the steps to take if you do experience fraud of any kind.

[Register Today!](#)

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



Understanding Your Credit Report and Score



Prepare for Holiday Spending Now



Navegar la Compra de Automóvil

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

### THE COUNTERFEIT STAMP SCAM

*Sending a holiday card? Beware of fake stamps!*

By Nora Bryson

*Adapted from StampEd issue 1 (read in full at [www.stamped.pub](https://www.stamped.pub)).*

America has a counterfeit stamp problem. Counterfeit stamps are flooding into the U.S. market via social media, causing devastating losses for the USPS and eroding an essential public service.

The good news is that keeping counterfeit postage out of the mail stream is easy. It's not about knowing where the microprinting is in the design or recognizing tagging patterns on the back of the stamp, or anything like that. The easiest way to keep counterfeit stamps out of the mail is not to buy them.

#### What are counterfeits?

Counterfeit stamps are stamps created to defraud the postal service and the government. Until recently, it wasn't very hard to spot counterfeit stamps. However, due to advances in printing technology, even as the USPS adds security features to stamps, the counterfeiters are able to learn and replicate those features.

In 2021, things got much worse. Suddenly, counterfeits were everywhere. The counterfeiters primarily focused their efforts on Forever stamps, and they can turn out extremely high-quality counterfeits of U.S. Forever stamps just weeks after their official issue.

If you spend any time on the internet, especially social media, you've probably seen the advertisements. You'll see an ad offering huge discounts on U.S. Forever stamps – sometimes as much as 50% off or more. If you click through to the page or website, you may see misleading imagery, like USPS trucks or mail carriers, or misleading testimonials from "customers."

#### Our advice

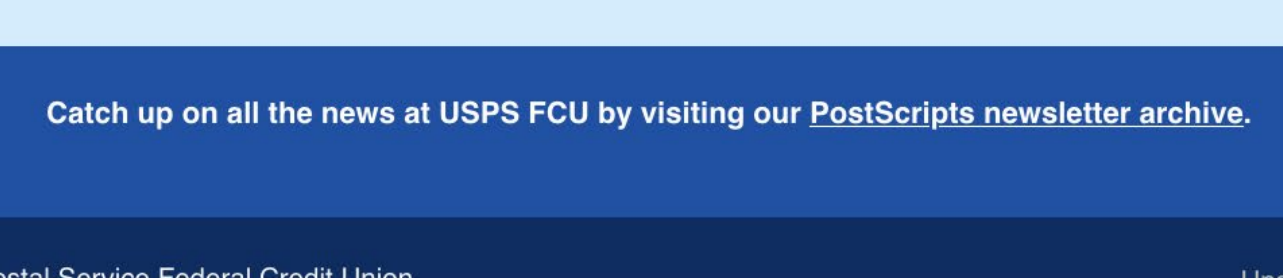
**Don't be fooled by the too-good-to-be-true deal.** Retailers you can trust may offer small discounts on stamps, like stamp dealers who offer older denominated stamps at a discount, but the USPS never will, and you'll never see a legitimate seller offering Forever stamps for a high discount.

**Only buy from trusted sources.** The best way to be sure of the authenticity of your stamps is to only purchase your stamps from the USPS, an Approved Postal Provider, or a trusted stamp dealer (check out [stamps.org/dealers](https://stamps.org/dealers) for more info). Plus, if you buy something on a fraudulent website, you may have unknowingly given your credit card details to a scammer.

**Report counterfeits and counterfeit sellers.** If you come across counterfeits in the wild, whether physical stamps or online stores, report them to the U.S. Postal Inspection Service by emailing [PostageFraudReporting@usps.gov](mailto:PostageFraudReporting@usps.gov). You can also report fraudulent activity to individual social media platforms.

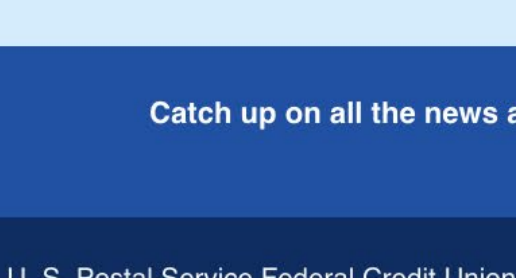
**Get the word out.** Tell your friends, your parents, formerly roommates, anyone who will listen, and most importantly, most importantly about how to spot the scam on social media. Even if they don't buy stamps regularly, the fastest way to stop this fraud is to spread awareness.

The U.S. Postal Service Federal Credit Union is proud to be affiliated with the [American Philatelic Society](https://www.americanphilatelic.org). This partnership highlights our shared commitment to supporting members and fostering connections within our communities. We're honored to serve APS members as part of our field of membership, continuing our tradition of trusted financial service.



Example of an ad selling fake stamps.

To order legitimate stamps online or to learn more about APS, visit their website at [stamps.org](https://stamps.org).



### HOLIDAY CLOSINGS

**Christmas Eve**  
Tuesday, December 24 – Closing at noon

**Christmas Day**  
Wednesday, December 25

**New Year's Eve**  
Tuesday, December 31 – Closing at noon

**New Year's Day**  
Wednesday, January 1

**Martin Luther King Jr. Day**  
Monday, January 20

**Washington's Birthday**  
Monday, February 17



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