



Q1 NEWSLETTER

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FEDERAL DISASTER RELIEF

Have You Been Impacted by the Los Angeles Fires or Any Other Federally-Declared Natural Disaster?

USPS FCU's Federal Disaster Relief Program offers assistance to our members impacted by major disasters as declared by FEMA:

1. Payment options on current loans
2. Short-term, low-interest loans of up to \$10,000 with 90-day payment deferment.



[Visit Disaster Relief Program](#)



TAX RETURN TIPS

4 Tips for Tax Season

1. Contribute to Your IRA Before the Deadline

You have until the tax filing deadline to make contributions to a [Traditional or Roth IRA](#) for the previous tax year, potentially lowering your taxable income and boosting your retirement savings.

2. Set Up Direct Deposit for Faster Access to Your Refund

[Direct Deposit with USPS FCU](#) is the fastest and safest way to receive your tax refund. With direct deposit you can access your refund up to two days early. Once your refund is deposited into your savings or checking account you can easily move that money into a [money market](#) or [club account](#) using the [Virtual Branch](#) or [Mobile App](#).

To set up Direct Deposit with USPS FCU, visit us at uspsfcu.org/early-direct-deposit/.

3. Plan Ahead With a Tax Club Account

Save each pay period for April 15th with our [Tax Club Account](#). The money you withhold will earn interest; then, when tax time comes, you'll have the money to pay Uncle Sam with maybe even some left over! Visit our [Club Accounts](#) page to learn more.

4. Use Your Refund to Boost Your Savings

Give your savings an extra boost by using all or part of your refund for a starter certificate. A [Starter Certificate](#) only requires a \$1 minimum, can go up to \$1,000 maximum, and is an easy way to earn more money for your savings.

[Visit Retirement Central](#)



MEMBERSHIP BENEFITS

Relationship Rewards: How to Earn Bigger Savings

USPS FCU offers 4 simple ways to earn credits on closing costs, loan rate discounts, bonus dividends, and more!

1. Use These Services

- Direct Deposit of \$1,500 or more per month
- Checking Account With Debit Card
- Virtual Branch Home Banking Active User

2. Loan balances totaling \$25,000 or more

3. Deposit balances totaling \$25,000 or more

4. First mortgage loan with CUMA

[Visit Relationship Rewards](#)

CREDIT CARD TIPS

Take Charge of What's in Your Wallet

USPS FCU offers two [low-rate VISA® cards](#) to our members: VISA® Platinum Rewards and VISA® Platinum. Both come with the following benefits:



- Online Shopping Secured by VISA
- Roadside Dispatch
- Travel and Emergency Services
- Purchase Security and Extended Protection
- Return Protection
- Extended Warranty
- Emergency Cardholder Services
- Rates never exceed 18%
- 0% on balance transfer for new card holders*

Take advantage of lower rates *and* better services today! Visit [USPS FCU](#) to learn more and apply for your VISA®.

[Apply Today](#)

*Offer is for new cardholders only. Restrictions, conditions, and/or fees may apply. Visit website for details.

SECURE BANKING PRACTICES

Don't Fall Victim to Fraud This Tax Season



Tips to Avoid Common Scams

- The IRS won't call, email, or text you about your refund or payment.
- Use strong passwords & multi-factor authentication.
- Filing early can prevent scammers from filing a fraudulent return in your name.
- Use a trusted, credentialed tax professional to avoid scams.
- Avoid unsolicited "tax help"



***To avoid fraud year-round, remember to:**

- Monitor your accounts regularly and set up account alerts.
- Never click on links or share personal info from unsolicited emails or calls.
- Avoid accessing banking apps or websites on public Wi-Fi.
- Install the latest security updates on your phone, tablet, and computer.

- offers promising big refunds or asking for upfront payments.
- Prevent identity theft by properly disposing of old tax records.
- Visit [IRS.gov](https://www.irs.gov) for a list of known scams and fraud alerts.

- Report lost or stolen cards immediately.
- Protect your passwords.

REMEMBER: USPS FCU will never ask for information such as your password or other personal information over the phone, via text or through email.

Visit [IRS.gov](https://www.irs.gov)



VACATION PLANNING

Have the Vacation of a Lifetime!

Dreaming of the perfect getaway?

Whether it's a beachside paradise, European tour, exotic cruise, or cozy mountain retreat, planning ahead can keep you on track and help you avoid financial stress. Here are some smart tips:

- **Start Saving Early:** The best vacations start with a solid savings plan. Our [Vacation Club Account](#) helps you set aside funds throughout the year while earning quarterly dividends, so your vacation budget grows effortlessly.
- **Set a Realistic Budget:** Factor in everything from flights and accommodations to meals and excursions. Having a clear budget helps you avoid overspending and keeps your trip stress-free.
- **Book in Advance:** Locking in flights, hotels, and activities early often means better deals and more availability. Plus, you'll have more time to save!
- **Look for Travel Rewards & Discounts:** Check for credit card rewards, travel deals, and member discounts that can stretch your vacation dollars further.
- **Consider Off-Season Travel:** Avoid peak crowds and high prices by planning your trip during the off-season. You'll save while enjoying a more relaxed, authentic experience.
- **Automate Your Savings:** Set up automatic transfers to your [Vacation Club Account](#) to make saving effortless. A little bit each month adds up fast!

Whether planning for two or a whole group of family or friends, start saving today! Visit USPS FCU to learn more about how our [Vacation Club Account](#) can help turn your travel dreams into reality.



Plan Today, Retire Tomorrow: Find the Best IRA for Your Future

We all know planning for retirement is crucial, but sometimes planning for tomorrow is hard when you're concerned about today. Still, a little can go a long way years down the road.

At USPS Federal Credit Union, we offer [a variety of IRA options](#) + [financial counseling](#) to help you start sooner rather than later:

- Traditional IRA: Contributions may be tax-deductible, and earnings grow tax-deferred until withdrawal. This option is ideal if you anticipate being in a lower tax bracket during retirement.
- Roth IRA: Contributions are made with after-tax dollars, but withdrawals are tax-free in retirement. This is beneficial if you expect to be in a higher tax bracket later.
- IRA Share Certificates: These offer higher dividend rates with flexible terms, combining the benefits of a share certificate with the tax advantages of an IRA. To maximize your retirement savings:

Here are some key points to consider:

- Start Early: The sooner you begin contributing, the more time your investments have to grow.
- Contribute Regularly: Set up automatic transfers to your IRA to ensure consistent contributions.
- Seek Sound Advice: Stay educated with [GreenPath Wellness](#). USPS FCU offers members free financial counseling to all members!

For more information on our IRA offerings and retirement planning, visit our [Individual Retirement Accounts](#) or get started at [Retirement Central](#).

To use our financial calculator, visit: uspsfcu.org/financial-calculators/.

Explore Individual
Accounts

Visit Retirement
Central

Visit Financial
Calculator



Save Smarter With a Healthy “Money Mindset”

Enhancing your financial well-being is about more than just your income—it's about adopting a healthy mindset toward effective money

management. Key strategies include:

Invest in Your Future (Every Little Bit Helps):

- Open an investment account to consistently grow your money.
- Contribute to your retirement by contributing to your 401(k) and opening an IRA with USPS FCU.
- Diversify Your Investments: Spread your money across different types of investments for better financial security.

Focus on Financial Security vs. “Getting Rich”

- Start small with savings. We offer many savings account options to help you get started.
- Prioritize needs over wants.
- Build an emergency fund.

Manage Money Wisely:

- Budget for essentials.
- Prepare for the unexpected.
- Track your spending habits. USPS FCU online banking tools can help you easily monitor your spending.

Break Free From Bad Debt:

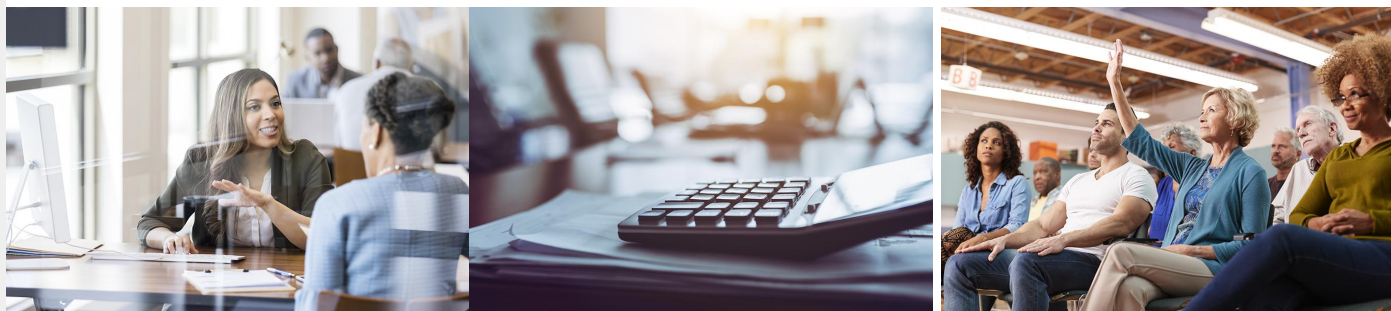
- Refinance loans like your car loan to a lower interest rate to save money every month and pay back your loan sooner
- Avoid high-interest debt typical with traditional credit cards.
- See our low-rate VISA options Pay down debt systematically with the snowball or avalanche method.

Discover Your Money Personality:

- Understanding your money personality (saver, spender, avoider, etc.) can help better manage your finances.

To learn more about each of these strategies, see [“Building Financial Health With USPS FCU”](#).

[Learn More](#)



Education for Your Financial Future

See our upcoming free Greenpath webinars, and register today.



WEDNESDAY, MARCH 19, 2025, 2PM
(EST)

Making the Most of your Tax Return

Register Today



WEDNESDAY, APRIL 30, 2025,
2PM (EST)

Build your Monthly Spending Plan

Register Today

Past Greenpath webinars are also available on-demand for our members. Visit <https://www.greenpath.com/webinars/> for more information.



Upcoming USPS FCU Branch Holiday Closures

Memorial Day – May 26, 2025

Juneteenth – June 19, 2025

[Online banking services](#) will still be available for our members.



(301) 856-5000 - (800) USPS-FCU (877-7328)

NMLS ID: 501858 - Routing Number: 254075441



Federally Insured
by NCUA

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