



Postscripts

NEWSLETTER FOR MEMBERS | MAY 2025 | SPECIAL ELECTION & EDUCATION EDITION



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USPS FCU 91st Annual Meeting

**Join Us for the 2025
Annual Meeting on
Wednesday, July 30**



Save the date because you're invited to **U.S. Postal Service Federal Credit Union's Annual Meeting** — A hybrid event where members come together to reflect on the past year and see what is ahead for the future.

When: Wednesday, July 30, 2025

Where: USPS FCU Administrative Branch - 7905 Malcolm Road, Suite 311, Clinton, MD | Or join us virtually.

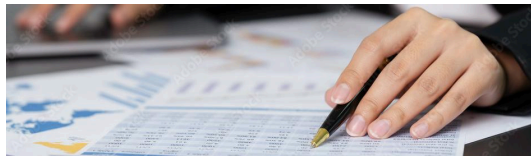
This event is for members only. Invitations will be sent via email closer to the meeting date.

This is your chance to:

- Hear updates on the Credit Union's performance and future plans
- Meet the volunteers who run your Credit Union
- Ask questions and engage with leadership
- Enjoy light refreshments & pick up some fun Credit Union giveaways (for in-person attendees)

Whether you're joining us in person or virtually, we're excited to connect with you and celebrate another year of serving our members.

Your voice matters. Your presence makes a difference.



Nominees for the Board of Directors

Nominee Biographies

Tom Dale | Incumbent

Mr. Dale has been a member since 1984. He has served on the Board of Directors for 16 years. He currently serves as the Secretary-Treasurer of the Board and has previously held the position of Director of Strategic Planning. Mr. Dale also dedicated eight years to the Supervisory Committee and brings additional leadership experience from serving three years on the Board of the American Bowling Congress.

Mr. Dale retired after 42 years of service with the United States Postal Service, where he worked as an accountant in the Headquarters Finance Group. He was responsible for managing the revenue collection program for federal government agencies.

He holds a Bachelor of Science degree in Business Administration from the University of Alaska, Juneau.

Richard E. Gatewood | Incumbent

Mr. Gatewood has been a member since 1980. He has served on the Board of Directors in several roles, including Chairman, Vice Chairman, and Director of Operations/Technology. Before his election to the Board in 1991, he served on the Supervisory Committee for two years.

Mr. Gatewood retired after 37 years of service with the United States Postal Service. During his career, Mr. Gatewood served as a Postmaster in his early years and later transferred to Revenue Assurance at USPS Headquarters, where he worked as a Financial Systems Specialist.

He holds a Bachelor of Science degree in Accounting from Rutgers University and has completed extensive graduate coursework in Administrative Science at George Washington University.

Charles McCullough | Incumbent

Mr. McCullough has been a member since 1988. He has served on the Board of Directors in multiple capacities, including Chairman, Vice Chairman, and Director of Marketing.

He has also served on the Maryland Board of Education for Montgomery County and held legal and policy roles at Harvard University's Office of General Counsel, the U.S. General Services Administration, and the National Board, where he served as Counsel to the President (2006–2011).

Mr. McCullough worked in USPS Headquarters' Finance Function. He is currently the principal and founder of CoMcCo, LLC, advising organizations that address financial inequality.

He holds a Bachelor of Arts from Pepperdine University and both a Juris Doctor and Master's degree from Boston College.

John Rosato | Incumbent

Mr. Rosato has been a member since 2012. He has served on the Board of Directors as Chairman and Director of Marketing.

During his career, he has served as the Assistant Secretary of the Board of Governors and as an Attorney for the U.S. Postal Service. He is currently a Senior Manager of Public Policy at Amazon.com, where he focuses on postal policy issues. Mr. Rosato is committed to supporting the continued success and independence of the Credit Union.

He holds a Bachelor of Arts from the University of Richmond and a joint JD/MBA from the University of Connecticut.



Your Credit Union Needs You!

The Power & Purpose of Volunteers

Since 1934, USPS Federal Credit Union has proudly served the postal community—not just by offering financial services, but by being a true financial cooperative owned and operated by its members. That’s right—when you open an account at USPS FCU, you’re not just an account owner; you’re a member owner of the Credit Union. And with that ownership comes a unique opportunity to shape the future of our institution.

Unlike banks, credit unions are not-for-profit cooperatives. We’re run by a volunteer Board of Directors—fellow members who are elected by you and who serve without compensation. Their leadership ensures that the Credit Union remains focused on people, not profits, and continues to meet the evolving financial needs of our membership.

This Credit Union Belongs to You—And We Need Your Voice

The heart of our Credit Union is its members. Everything we do, from the products we offer to the services we develop, is guided by member input and volunteer leadership. That’s why we’re currently seeking new volunteers—members who are passionate about their community, eager to make a difference, and willing to lend their time and insight to support USPS FCU.

Volunteers serve on the Board of Directors and various Committees, providing oversight, strategic direction, and a direct connection to the needs of our membership. Your perspective matters—and your involvement can help us grow stronger for today’s members and for generations to come.

Become a Leader in Your Financial Cooperative

Whether you're interested in developing leadership skills, contributing to your community, or learning more about how your Credit Union operates, volunteering is a fulfilling way to give back and shape the future. Visit uspsfcu.org or email us at uspsfcu@uspsfcu.org to learn how you can get involved.

At USPS FCU, we truly are people helping people. Join us in that tradition volunteer today.

LEARN MORE

Interested in Volunteering?

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 (251 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 postmarked by June 6, 2025.***

Please mail the required information to:

USPS FCU Nominating Committee
c/o Jennifer Baker
7905 Malcolm Road, Suite 311
Clinton, Maryland 20735-1730.

All nominees must be USPS FCU members.

The election results will be shared at the 2025 Annual Meeting. If the number of nominees exceeds the number of available positions, an election will be conducted by electronic or mail ballot. If there is only one person nominated for each open spot, there will be no election. Nominations will not be accepted from the floor at the annual meeting.



2025 Frederick J. Heinen Scholarship Contest Announcement

Three Eligible Winners!

We're excited to announce the **2025 Frederick J. Heinen Scholarship Program**—an opportunity for student members of USPS Federal Credit Union to earn up to **\$1,000** toward their education!

This year's essay question invites you to explore the future of financial services:

Credit Unions are beginning to integrate AI and other digital tools, what challenges and opportunities do they face, and how can technology be used to enhance and improve the overall member experience without losing the human touch?

Who Is Eligible

High school seniors or college students between the ages of 17 and 23 who are members of the USPS FCU. If you are not a member, [you can join online today](#). Once you are a member, you can enter your submission into the contest.

Competition Rules

Write an essay not to exceed 1,000 words typed from the topic below. Your essay will be judged on content, grammar, and spelling. Entries must be postmarked no later than Saturday, July 5th, 2025. Entries postmarked after that date will be disqualified.

Our selection committee will review all applications, and winners will be notified by email or phone. The Committee will announce winners and present awards at the Annual Meeting on July 30th, 2025.

[LEARN MORE](#)





Upcoming Events & Branch Closures

Memorial Day – Monday, May 26, 2025

Juneteenth – Thursday, June 19, 2025

Independence Day - Friday, July 4, 2025

Annual Meeting - Wednesday, July 30

[Online Banking Services](#) will still be available during these closures.



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

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