



# Postscripts

**CORRECTION NOTICE:** In our recent newsletter, the section titled ELECTION RESULTS contained an error in wording. To clarify, the individuals listed were nominated by the Nominating Committee and will serve on the Board of Directors for a two year term. The corrected article can be found below under the title *ELECTION RESULTS*.

## Plan Ahead for a Stress-Free Holiday Season

Explore USPS FCU's Club Account

## FALL NEWSLETTER 2025

As we step into fall, we're embracing change and progress at USPS FCU. From exciting member updates to valuable financial tools and seasonal reminders, this edition of PostScripts is full of ways to help you thrive as a valued member of our Credit Union community.

### IN THIS EDITION:

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- Do You Love Your Credit Union? Leave Us a Review!
- Member Resources: GreenPath Financial Wellness
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- Stay Connected

**YOUR VOICE MATTERS. YOUR PRESENCE MAKES A DIFFERENCE.**

**91st Annual Meeting Highlights**

The USPS FCU Board of Directors and staff would like to thank all of our members who participated in this year's Annual Meeting, whether in person or virtually. It was a wonderful opportunity to come together as a community, reflect on the past year, and celebrate our shared achievements.



The meeting was filled with meaningful moments, from recognizing our scholarship award winners to surprising six lucky attendees with share certificates. These highlights, combined with the opportunity to connect and engage, truly showcased the strength and spirit of our Credit Union family.

Our Board Chairman, Michael McCartney, shared a comprehensive review of the past year, noting how the Credit Union remained resilient and member focused despite broader economic challenges. These improvements reflect our commitment to making financial services easier, faster, and more accessible to everyone.

Just as important was our focus on community. Through scholarship awards and continued outreach programs, we reaffirmed our dedication to supporting local families and businesses. Your participation and feedback fuel these efforts and help us stay true to our mission of service. Looking ahead, we remain committed to proudly serving those who keep us connected and will continue to deliver meaningful value to all members. Thank you again for making this year's Annual Meeting such a success and for being an active part of our cooperative family. We couldn't do it without you!

### **Election Results**

There were four vacancies for the Board of Directors this year. No printed ballot was distributed, as there was only one nominee for each position. The following nominees were elected by acclamation at the Annual Meeting to serve a two year term.

- Thomas Dale
- Richard Gatewood
- Charles McCullough, II, Esq.
- John Rosato



## Visa Balance Transfer – Save Before the Holidays!



Start your holiday season with less stress and more savings. Transfer your existing high-interest credit card balances to the USPS FCU Visa Platinum Card and take advantage of a low-rate offer available through September 30, 2025.

With lower monthly interest and a simplified payment experience, this is a smart way to manage your money before holiday spending kicks in.

Visit us online to explore how balance transfers work and apply today!

- ✓ Lower interest costs
- ✓ Consolidated payments

[Learn More](#)













## Auto Loans Built for Every Journey

Dreaming of a new ride? Whether you're buying new, used, or refinancing, USPS FCU Auto Loans are designed to fit your lifestyle.

We're committed to helping you save more while driving with confidence.

Start Your Application Anytime!

### FIND A VEHICLE

Type	Make	Model	Zip Code				
<input type="text" value="Autos"/>	<input type="text" value="All Makes"/>	<input type="text" value="All Models"/>	<input type="text" value="Zip..."/>	<input type="button" value="Search"/> <input type="button" value="»"/>			
							
Sedan	SUV	Truck	Coupe	Van	Hybrid	RV	Bike



Refer a Member – Earn \$25  
Every Time

Invite a coworker, or family member to experience the benefits of USPS FCU membership. When your referral opens an eligible adult membership account, you'll receive

Want to make the switch even more rewarding?

Members who open a new account and use our easy-to-follow [Checking](#)

\$25! There is no cap on how many members you can refer.

It's an easy way to grow our Credit Union community while putting a little extra cash in your pocket.

**Refer a  
Member**

**Switch Kit** within 30 days may be eligible to receive **additional \$\$\$**.

The Switch Kit simplifies moving your direct deposits and automatic payments to USPS FCU, so you can enjoy your new membership benefits faster.

Get started today and share the benefits of better banking with USPS FCU.



## Retirement Starts Now. USPS FCU IRAs

Looking to secure your future? USPS FCU offers both Traditional and Roth IRA options to help you plan ahead and enjoy potential tax advantages. Whether you're rolling over from a previous plan or starting from scratch, we make retirement planning simple and accessible.

Explore your IRA options today and let us help you build toward your goals.

**Explore IRAs**

## Plan Ahead with a Christmas Club Account

Saving for the holidays just got easier. If you're enrolled in our Christmas Club, your funds will automatically transfer to your savings account on October 15, 2025, which is just in time for early shopping or travel plans.



Not enrolled yet? A Christmas Club Account is a convenient way to set aside small amounts throughout the year so you're ready when the season arrives.

[Learn More](#)



**REVIEW**

**Do You Love Your Credit Union?** [Leave Us a Review](#)

If you've had a positive experience with USPS FCU, we'd love to hear about it! Your reviews on Google or Trustpilot help other USPS employees and their families discover the value of Credit Union membership.

[Leave a Review](#)



## Free Financial Wellness Webinars

Your membership comes with access to GreenPath's free financial counseling, webinars, budgeting tools, and an easy-to-start debt management program. This fall, don't miss the featured webinar:

**WEDNESDAY, SEPTEMBER 10, 2025**  
**2PM - 2:45PM (EST)**

### Pay Later, Plan Smarter – A Guide to Buy Now, Pay Later (BNPL)

Learn how Buy Now, Pay Later (BNPL) impacts your finances and get expert tips to use it wisely while avoiding common pitfalls.

[Register Today](#)

**Can't attend live? If you can't attend live, catch up anytime with their library of recorded sessions.**

Access GreenPath tools directly from our site and take the next step toward stronger financial health.

[Explore GreenPath](#)

## Smart Credit Tips – On the Blog



How to Eliminate Credit Card Debt  
with a Balance Transfer

[Read More](#)

Benefits of the USPS FCU Visa  
Platinum Card

[Read More](#)

[Explore USPS FCU's Blog](#)

## *Consumer Articles*



### Balance Transfers — A Smart Move Before the Holidays

The holidays are a time for joy, but they can also bring extra expenses. Between travel, gifts, and special meals, your credit card balances can climb quickly. If those balances are on high interest cards, the cost can linger long after the holiday lights come down.

A balance transfer is one way to get ahead of holiday debt before it starts. By moving high interest balances to a card with a lower interest rate, you can pay down your debt faster and free up money for other priorities.

#### Tips for a successful balance transfer:

- Check the rate and term of any promotional offer so you know when it resets.
- Avoid new spending on the card you transfer to focus on paying off the balance.
- Pay more than the minimum to reduce debt faster.
- Watch for fees that might offset your savings.

Done wisely, a balance transfer can be a simple, effective tool to lower interest costs, consolidate payments, and improve cash flow especially before the busiest shopping season.

Disclosure: \*Valid for new cardholders. Terms and conditions apply. 2.99% APR for 12 months for existing



cardholders. Offer valid through September 30, 2025. USPS FCU membership required. View our Visa Terms and Agreement for more important details.

## Explore Our Low Rate Visa Balance Transfer Offer



## Why Buying Add Ons from Your Credit Union Makes More Sense

When you finance a vehicle, you're often offered extra protection products such as GAP protection, extended warranties, or credit insurance. These products can be valuable, but where you buy them matters, and buying from your Credit Union can save you both money and hassle.

### Why the Credit Union is a smarter choice:

- Lower cost: Dealers often mark up add ons significantly. Credit Unions typically offer the same or better coverage for far less.
- Clear, transparent terms: We explain exactly what's covered and what's not without last-minute surprises in the finance office.
- No pressure: You can take your time, review your options, and make an informed choice without feeling rushed.
- Convenient integration: Add-on products purchased through the Credit Union can be included in your loan with no extra paperwork or hidden fees.

Dealerships are experts at selling cars but your Credit Union is focused on protecting your investment and your financial well-being. Before you sign at the dealership, check with us to see how much you can save on the coverage you need.

*USPS FCU offers competitively priced GAP protection, extended warranties, and credit insurance that work seamlessly with your loan.*

## Explore Auto Loans



## Did You Know? You Can Request a Refund on Unused Add-On Products

If you've purchased add-on products such as GAP protection, extended warranties, or credit insurance through a dealer and later pay off or refinance your loan, you may be entitled to a partial refund. Many members aren't aware of this and refunds can sometimes amount to hundreds of dollars.

### When you might be eligible:

- You sell or trade in the vehicle before the coverage term ends.
- You refinance with another lender before the loan is paid off.
- You pay off the loan early.

### How to Request a Refund:

1. Contact the dealer or the product provider directly.
2. Provide proof of loan payoff, trade-in, or sale date.
3. Complete any required cancellation forms.
4. Follow up to ensure your refund is processed.

Acting promptly is important as many providers have a limited window for requesting refunds after your loan closes. If you think you might qualify, don't leave money on the table.

Have questions about your add-on coverage? USPS FCU can help you review your options and guide you through the refund process if you're eligible.

[Request Refund](#)



## Auto Loans: Drive Smarter This Fall

Buying a car is exciting, but it's also a big financial decision. Whether you're purchasing new, used, or refinancing, taking a little extra time to prepare can save you money and stress.

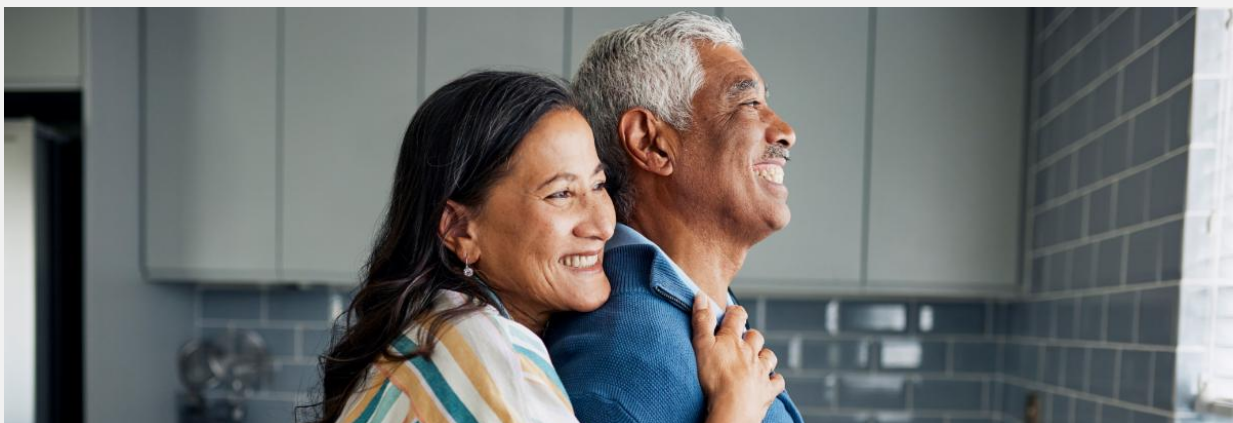
### How to get the best deal on your next vehicle:

Set your budget first so you know exactly what you can afford. Check your credit score; higher scores often mean better rates. Research resale values to choose a vehicle that will hold its value. Understand optional add ons like GAP protection, warranties, and service plans before you buy.

Get pre-approved so you can negotiate with confidence at the dealership. With preparation, you'll avoid high pressure decisions and feel confident in both your purchase and your budget.

*USPS FCU offers competitive rates, flexible terms up to 84 months, and optional protection products to make your financing even stronger.*

[Get Started](#)



## Retirement Savings: Start Now for a Better Tomorrow

It's never too early (or too late) to start building your retirement savings. Even modest contributions can grow significantly over time.

### Why starting now matters:

- Your savings have more time to grow and recover from market changes.
- Early saving means you can contribute smaller amounts but still reach big goals.
- You'll have more control over when and how you retire.

### Simple ways to boost retirement savings:

1. Automate contributions so you save without thinking about it.
2. Increase your savings rate when you get a raise or bonus.
3. Diversify investments to balance growth potential and risk.
4. Review your plan annually to make sure you're on track.

Taking action today means a more secure and flexible future.

*USPS FCU offers Traditional and Roth IRAs with guidance to help you choose the best option.*

[Start Now](#)



## Plan Ahead for a Stress-Free Holiday Season

Holiday spending can sneak up fast and saving a little each month can make all the difference. A dedicated holiday savings plan helps you avoid last-minute debt and enjoy the season without financial worry.

### Easy ways to prepare for holiday expenses:

- Set your budget now for gifts, travel, and celebrations.
- Open a separate savings account so holiday funds stay untouched.
- Shop early and often to take advantage of sales.
- Track your spending to stay within your plan.

By starting early, you can spread out the cost, reduce reliance on credit cards, and greet the season with confidence.

*USPS FCU's Christmas Club Account makes saving for the holidays simple.*





## Holiday Closures

Columbus Day – Monday, October 13, 2025

Veterans Day – Tuesday, November 11, 2025

Thanksgiving Day – Thursday, November 27, 2025

As always, [online and mobile banking services](#) remain available 24/7.

## Stay Connected

Have questions or want to learn more about any topic in this newsletter?

Phone: (800)-877-7328

Email: [uspsfcu@uspsfcu.org](mailto:uspsfcu@uspsfcu.org)

Website: <https://uspsfcu.org>

**Thank you for being a valued USPS FCU member!**



Local MD, DC, VA Area: [\(301\) 856-5000](tel:(301)856-5000) - [\(800\) USPS-FCU \(877-7328\)](tel:(800)USPS-FCU(877-7328))

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