



Your Quarterly Member Newsletter from U.S. Postal Service Federal Credit Union

## Drive into the **New Year** with Our Auto Loan Special

[Explore Auto Loan](#)

## WINTER NEWSLETTER 2025

### IN THIS

### EDITION:

- Election 2026
- Drive into the New Year with Our Auto Loan Special
- Holiday Promotions
- Letters to Santa
- Save for What Matters with a Club Account
- Financial Wellness with GreenPath
- Spotlight on Our Latest Blog Articles
- Retirement Resources
- Member Benefit: American Income Life
- Upcoming Holiday Closures



## Election 2026:

During the November regular meeting of the Board of Directors, a Nominating Committee was appointed to nominate at least one member for each of the five (5) two-year term vacancies that will become available on the Board in July 2026.

Nominations must be received no later than February 13, 2026. The slate of nominations for the vacant positions will be announced in the 2026 Special Election & Education Edition of PostScripts.

### **Nominations:**

Eligible members interested in serving as a U. S. Postal Service Federal Credit Union director may call Jennifer Baker at 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 that you agree to the nomination and will serve if elected to office.

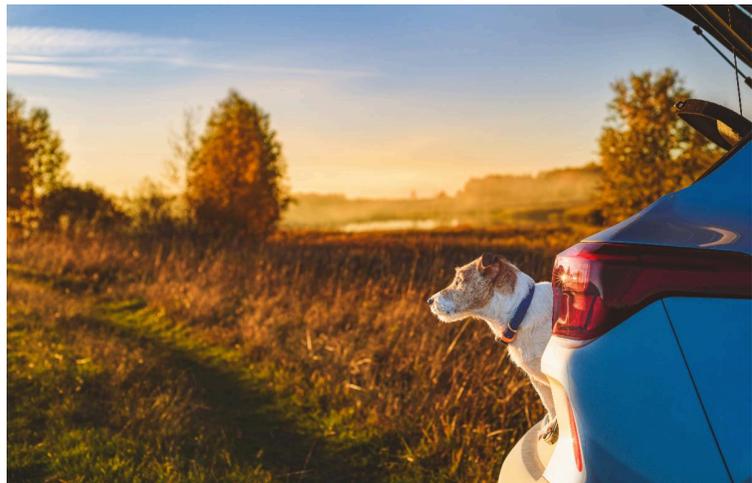
In the event there are more nominees than vacancies, an election will be conducted by ballot. The results of the election will be announced at the Annual Meeting.

### **AUTO LOAN PROMOTION**

## **Drive into the New Year with Our Auto Loan Special**

**Start 2026 off right with the car you've been dreaming of!**

Whether you're looking for something new or used, USPS FCU can help you save with our low-rate **Auto Loan Promotion**. Before you head to the dealership, check out our blog '**When Is the Best Time to Buy a Car?**' for tips on finding the best deals and making a smart purchase decision.



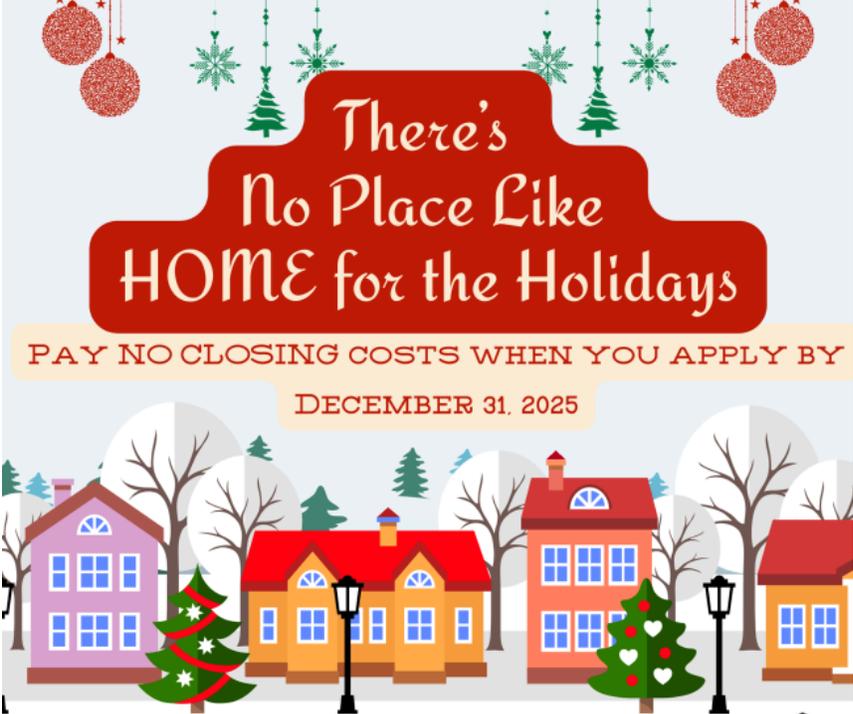
Learn More

## FIND A VEHICLE

Type: Autos | Make: All Makes | Model: All Models | Zip Code: Zip...

 Sedan |  SUV |  Truck |  Coupe |  Van |  Hybrid |  RV |  Bike

## HELOC Promotion — Available Through December 31, 2025



There's  
No Place Like  
**HOME** for the Holidays

PAY NO CLOSING COSTS WHEN YOU APPLY BY  
DECEMBER 31, 2025

\*USPS FCU will pay closing costs up to \$3,500. Terms and conditions apply. Offer valid through 12/31/25. USPS FCU membership required. Visit [www.uspsfcu.org](http://www.uspsfcu.org) for full details and disclosures. Offer can not be combined with any other discounts. This Credit Union is Federally Insured by NCUA | Equal Housing Opportunity. NMLS #501858



WHEN YOU  
WANT TO BE  
HAPPY IN A  
MILLION WAYS

Use the equity in your home to cover major expenses or seasonal projects when you apply by December 31, 2025.

Learn More

## Holiday Loan Promotion — Available Through January 31, 2026

If you could use a little extra cheer this season, our [Holiday Loan Promotion](#) is here to help. Borrow up to \$3,500 for 36 months at a low 7.99% APR, perfect for travel, gifts, or

those post-holiday expenses. Apply online or visit your nearest branch! This special offer is available through **January 31, 2026**.

Whether you're financing a big purchase, consolidating debt, or simply planning ahead, USPS FCU is here to help make your holidays brighter.

**Start Your Application Anytime!**



## How to Write a Letter to Santa

The holiday season is here, which means it's time to share your wish list with Santa! USPS Operation Santa is doing their part once again, helping to spread holiday magic by connecting children and families with generous adopters who want to make the season a little brighter.

Writing your letter to Santa is easy and fun! Please visit [USPSOperationSanta.com](https://www.usps.com/operation-santa) for complete details and official instructions. You'll find letter-writing tips, printable templates, and a list of everything you'll need to make sure your letter reaches the North Pole on time.

### Here's what to remember:

- Be sure your letter is postmarked after November 17 and before December 6, 2025.
- Include your full return address so Santa (and his helpers) know where to send any replies or gifts.
- Use festive drawings to make your letter extra special!

Once your letter is mailed, it will make its way through the USPS Operation Santa system, where it could be adopted by someone looking to make your wishes come true.

To get started or learn more about how you can participate, visit <https://www.uspsoperationsanta.com/getinvolved>.

**Let's help keep the spirit of giving alive this holiday season!**

[Get Started or Learn More](#)



## **Save for What Matters with Club Accounts**

**Make next year's expenses easier to manage by setting aside funds all year long. Our Tax, Christmas, Vacation, and Special Purpose Club Accounts are a smart, stress-free way to plan ahead. Start small, save regularly, and enjoy peace of mind knowing you're ready for every season.**

- **Tax Club Account:** Prepare for tax season by setting aside funds throughout the year to cover expected payments or filing expenses.
- **Christmas Club Account:** Save a little each month to make holiday shopping stress-free when December arrives.
- **Vacation Club Account:** Plan ahead for your next getaway by building up savings over time for travel and leisure expenses.

[Learn More](#)



## **Financial Wellness with GreenPath**

We're proud to partner with GreenPath Financial Wellness, offering members free access to financial education, one-on-one counseling, and helpful webinars on topics like debt management and budgeting. Check out their upcoming webinars and explore the tools available to help you stay on track this winter.

[Learn More](#)

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

[Explore GreenPath](#)

**Spotlight on Our Latest Blog Articles**

**We've published several new articles to help you make the most of your money, no matter your goals:**



### **Go Green and Save Green**

Learn simple ways to reduce waste and energy use while keeping more money in your pocket.

[Read More](#)

### **Helping Kids Understand Money:**

Build lifelong financial habits with your children through fun, age-appropriate activities.

[Read More](#)

### **When Is the Best Time to Buy a Car?:**

Explore the best seasons and situations to secure your next vehicle at the right price.

[Read More](#)

[Explore USPS FCU's Blog](#)

## **SKIP-A-PAYMENT**

**Need a little extra \$\$\$ in your pocket this month?**



### **Skip-A-Payment Program**

**Eligible members can skip a loan payment to free up extra cash during the holidays or times of financial strain.**

Read More

Visit [uspsfcu.org](https://uspsfcu.org) to explore more financial education tools, assistance options, and ways to stay empowered year-round.

## *Retirement*



### 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

### **Are you investing in your future?**

**Retirement Savings: Start Now for a Better Tomorrow.**

Get Started



**Member Benefits through American Income Life**

As a valued USPS FCU member, you're eligible for a no-cost Accidental Death & Dismemberment (AD&D) benefit



through **American Income Life**. Learn

more about how to activate your coverage and take advantage of additional member benefit options available to you.

## Upcoming Holiday Closures

**Our branches will be closed in observance of the following holidays:**

**Christmas Eve** – Wednesday, December 24, 2025 (All branches close at noon)

**Christmas Day** –  
Thursday, December 25, 2025

**New Year's Eve** –  
Wednesday, December 31, 2025 (All branches close at noon)

**New Year's Day** –  
Thursday, January 1, 2026

**Martin Luther King Jr. Day** –  
Monday, January 19, 2026

**Washington's Birthday** –  
Monday, February 16, 2026

Remember, you can always access your accounts anytime through **Virtual Branch Online Banking**, our **Mobile App**, and **Allpoint ATMs nationwide**.

## Stay Connected

Follow us on social media and visit [www.uspsfcu.org](http://www.uspsfcu.org) for the latest

 Phone: **(800)-877-7328**

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

 Website: **[www.uspsfcu.org](http://www.uspsfcu.org)**

updates, promotions, and resources to help you make the most of your membership.

## Thank you for being a valued member!

**Invite a USPS employee, Select Group member or family member to experience the benefits of USPS FCU membership.**

When your referral opens an eligible adult membership account, you'll receive \$25!

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

[Refer a Member](#)

**Want to make the switch even more rewarding?**

Members who open a new account and use our easy-to-follow [Checking 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.

## 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](#)



Local MD, DC, VA Area: [\(301\) 856-5000](tel:3018565000) - [\(800\) USPS-FCU \(877-7328\)](tel:800USPSFCU)

## Locations

NMLS ID: 501858 - Routing Number: 254075441

Federally Insured  
by NCUA

[View as Webpage](#)

U. S. Postal Service Federal Credit Union | 7905 Malcolm Road, Suite 311 | Clinton, MD 20735 US

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