



## Spring Newsletter 2026

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## Save More Now. Stress Less Later!

It's never too early to start planning ahead. Reduce the financial stress around a specific event or time of year with a club account from USPS FCU!

Our club accounts help you keep these special savings separate from your regular savings and spending money. At the same time, your balances are earning dividends, giving your savings a little boost.

At USPS FCU, we offer several types of club accounts for your benefit:

- **Tax Club:** Save for tax season in case of unexpected payments and keep whatever's left over.
- **Vacation Club:** Save for your yearly summer vacation.
- **Christmas Club:** Save for the busy (and expensive) holiday season.
- **Special Purpose Club:** Make saving for a big, upcoming expense simple. From weddings to travel, you'll receive all your funds at once when it's go-time.

Contact us to open your club account and start focusing on your savings today.

[Learn More](#)

## Banking That Moves With You

Your USPS FCU checking account is built to make everyday banking simple and convenient. Our [Access Checking](#) account offers practical features like online banking, bill pay, direct deposit, and unlimited check writing, all with **no minimum balance requirement and no minimum deposit to open.**

When it comes to accessing your cash, you are never far from your funds. Members can withdraw cash surcharge free at **over 55,000 ATMs through the Allpoint® network**, one of the largest surcharge-free ATM networks in the world. Many of these ATMs are located in popular retail stores and shopping areas, making it easy to access your money wherever you go.

Your [USPS FCU Visa Check \(Debit\) Card](#) adds even more convenience to your checking account. Use it to make purchases anywhere Visa® is accepted or withdraw cash from your account at ATMs. You get the flexibility and ease of using a card while enjoying direct access to the funds in your checking account.

Members also benefit from **CO-OP® Shared Branch locations and ATMs nationwide**, allowing you to complete many everyday transactions and withdraw cash without paying ATM fees – even when you are away from a USPS FCU branch.

To find a USPS FCU branch, shared branch, or surcharge-free ATM near you, click the link below:

[Find a Location](#)



## Flexible Loans That Adapt to Your Life

Life can be hard to predict, so you deserve loans that can be as flexible as you need. Whether you're planning for or responding to the next surprise, we're here to help you navigate your situation with confidence.

[Learn More](#)



## From “Need a Car” to “Have a Car”

**We're with you every step of the way!**

No matter where you are in the car-buying (or car-owning) process, USPS FCU is here to help. From new to used, or buying to refinancing, you can rely on us to back you up.

### Shopping around?

- Check out our [Find a Vehicle](#) tool to easily search for used vehicles
- Get **pre-approved** so you know exactly what you can afford
- [View our blog](#) to learn car-shopping tips

### Ready to buy?

- Take advantage of our **competitive, low rates**
- Get up to **0.25% off** your rate for electric or hybrid vehicles\*

- Consider our low-cost **GAP coverage** and **insurance discounts**
- Quickly and conveniently **apply online**

### Looking for a refi?

- If you qualify for a better rate, we'll **beat your rate** by at least 1% APR\*\*
- **Choose a new term** that works for you
- Quickly and conveniently **apply online**

Whether buying or refinancing, be sure to take advantage of our [financial calculators](#) to [estimate your loan payments](#) and more. Stop by a branch or head online today for your next vehicle loan at USPS FCU!

[Learn More](#)

\*The electric/hybrid auto loan .25% discount cannot be applied in combination with a "Beat the Rate" deal.

\*\*APR=Annual Percentage Rate and is based on evaluation of applicant's credit. Other rates and terms are available. Interest rates range from 4.25% to 18.00% APR. Promotional rates from other lenders do not qualify. Must provide verification of the rate you have been offered from another financial institution. Minimum amount financed must be \$10,000. Financing term must be 84 months or less. Offer does not apply to loans currently financed with USPS FCU. Rate must be for a similar product and term. Relationship Rewards program rate discounts cannot be combined with the "Beat the Rate" offer. Loans subject to credit approval. Other terms and conditions may apply. Other restrictions may apply. USPS FCU reserves the right to withdraw or change this offer at any time. Recreational vehicles are excluded. To finance an auto loan of \$35,000 at 6.0% APR for 60 months with \$0.00 down payment would be a payment of \$676.65 per month.

## Treat Yourself to a Better Card

You deserve a credit card that fits your lifestyle. Whether you are shopping around for a new card or looking to transfer high-rate balances to something more manageable, treat yourself to one of three low-rate cards tailored to your needs and budget.

### We offer cards for...

- **The Reliable Spender:** Earn rewards points with our *Platinum Rewards card*, redeemable for 1.6% cash back, gift cards and more.
- **The Daily Go-Getter:** Enjoy a rate as low as 11.74% APR\* and save big on interest with our *Platinum card*.
- **The Credit Builder:** Build or repair your credit score with help from our *Visa Secured card*.

### We go above and beyond for you.

Every credit card also includes:

- No Annual Fees
- Baggage Delay Insurance
- Auto Rental Collision Damage Waiver
- Cell Phone Protection
- And more!

[Learn More](#)





## You've Got Plans. We've Got Lending Solutions.

What's on your to-do list? Renovate the kitchen? Consolidate and pay down debt? Go back to school?

Whatever your plans, your home's value could help pay for it all. A Home Equity Line of Credit (HELOC) is a great, affordable way to get the funding you need and, contrary to popular belief, it doesn't have to only be used for home renovations or repairs.

**Apply by March 31, 2026, and we'll cover your closing costs up to \$3,500!\***

Benefits include:

- A low, variable rate
- Only pay interest on the amount you use
- Regain access to credit as you pay down your balance
- Conveniently access your funds via check, debit card or Virtual Branch

Take advantage of a HELOC and get through your to-do list today!

[Learn More](#)

\*USPS FCU will pay closing costs up to \$3,500; offer expires 3/31/2026. Click here for [rates, fees, and other cost information as applicable.](#)



### 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 upcoming webinars and explore tools available to help you stay on track this spring.

[Explore GreenPath](#)

**Catch up on GreenPath webinars you may have missed!**

[View Past Webinars](#)



## Could Your Finances Use a Spring Cleaning?

As a member of U.S. Postal Service Federal Credit Union, you have access to free financial counseling and financial education resources through GreenPath Financial Wellness. GreenPath is a trusted nonprofit organization with nearly 65 years of experience empowering people to lead financially healthy lives. USPS FCU has been partnered with them for 13 years, during which time they have helped many of our members build a budget that actually works, pay off debt, overcome financial challenges, and reach their financial goals. In just 2025 alone, U.S. Postal Service FCU members working with GreenPath successfully paid off over \$105,000 in debt!

GreenPath's caring, certified counselors can assist you with a financial spring cleaning by helping you dust the cobwebs off your budget, give your credit report a good once-over, organize your finances, come up with a plan to purge your debt, and spruce up your plan to reach your financial goals. It's free and confidential – call GreenPath at 877-337-3399 or learn more at [GreenPath.com/USPSFCU](https://www.GreenPath.com/USPSFCU).



## No-Cost Member Benefits Through American Income Life

As a valued member, you're eligible for a no-cost [Accidental Death & Dismemberment \(AD&D\)](#) benefit through **American Income Life (AIL)**. AIL is one of the largest providers of supplemental

insurance in North America, and we are proud to partner with them to provide this benefit for our members.

Learn more about how to activate your coverage by clicking the button below.



Learn More

## Holiday Closings

### Memorial Day

Monday, May 25



### Juneteenth National Independence Day

Friday, June 19



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

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