



SPECIAL EDITION

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USPS FCU 92nd Annual Meeting

**Join Us for the 2026
Annual Meeting on
Wednesday, June 24**



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, June 24, 2026

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

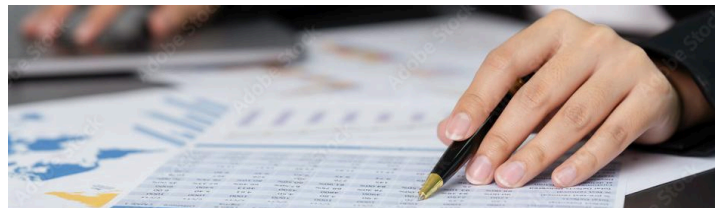
This event is for members only. Invitations will be sent via email closer to the meeting date. We are excited to connect with you and celebrate another year of serving our members!

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

Official Notice

To the Members of the U. S. Postal Service Federal Credit Union:

As required by the bylaws of the U. S. Postal Service Federal Credit Union, notice is given that the Nominating Committee has nominated the following persons (listed alphabetically) to fill five (5) vacancies on the Board of Directors:

- Gilbert A. Ford Jr., Incumbent
- Lee Green, Incumbent
- P. Brady Hayden, Incumbent
- Christina Lewis, Incumbent
- Michael McCartney, Incumbent

The Power & Purpose of Volunteers

Since 1934, USPS FCU 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, who are 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 Friday, May 15, 2026.***

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 2026 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.



2026 Frederick J. Heinen Scholarship Contest Announcement

Three Eligible Winners!

We're excited to announce the **2026 Frederick J. Heinen Scholarship Program**, an opportunity for student members of U.S. Postal Service Federal Credit Union to earn up to **\$1,000** toward their education!

This year's essay question invites you to explore financial literacy and its long term impact:

Financial literacy plays a critical role in shaping long term financial success, yet many young people enter adulthood without a strong understanding of money management.

Why is it important to become financially literate at a young age?

In your response, discuss the single greatest benefit of being financially knowledgeable, as well as the most significant consequence of lacking financial

literacy. Additionally, if you had the opportunity to share advice with high school students or those just beginning their financial journey, what is the most important lesson or piece of guidance you would offer them, and why?

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 explained above. Your essay will be judged on content, grammar, and spelling. Entries must be postmarked no later than **Sunday, May 31, 2026**. 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 Wednesday, June 24th, 2026.

[LEARN MORE](#)

2026 Nichelle Garnett Scholarship Announcement

One Eligible Winner!

We are proud to introduce the **2026 Nichelle Garnett Scholarship Program**, a new opportunity created to support USPS FCU members who are continuing their education later in life.

This scholarship was established in valued memory of said USPS FCU employee whose dedication, compassion, and commitment to serving others left a lasting impact on our organization and the members we serve. This scholarship was created to carry forward her legacy by supporting members who are continuing their education later in life.

This year's essay question invites you to reflect on your personal journey:

Financial literacy is often learned through experience, and for many, that includes lessons learned the hard way. Reflect on a financial mistake, challenge, or missed opportunity you faced that was influenced by a lack of financial literacy and knowledge.

What do you wish you had learned earlier, particularly during your high school years? Based on your experience, what advice would you now share with high school students to help them avoid similar challenges? How has this experience shaped the way you manage your finances today?

Who Is Eligible

Members of the U.S. Postal Service Federal Credit Union aged 24 and older who are currently enrolled in or planning to pursue further education or professional development.

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

Applicants must submit an essay not to exceed 1,000 words based on the topic above. Submissions will be reviewed for content, clarity, grammar, and overall impact. All entries must be postmarked no later than **Sunday, May 31, 2026**. Entries received after this date will not be considered.

All submissions will be reviewed by our Selection Committee. Winners will be notified by email or phone and will be announced at the 2026 Annual Meeting on Wednesday, June 24th.

[LEARN MORE](#)



Upcoming Events & Branch Closures

Memorial Day – Monday, May 25

Juneteenth – Friday, June 19

Annual Meeting - Wednesday, June 24

Independence Day - Friday, July 3

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



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

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