



PostScripts

THE QUARTERLY MEMBER NEWSLETTER FROM U. S. POSTAL SERVICE FEDERAL CREDIT UNION



Summer Newsletter 2026

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YOUR VOICE MATTERS.

YOUR PRESENCE MAKES A DIFFERENCE.

92nd Annual Meeting Highlights

Thank You for Joining Us at Our 2026 Annual Meeting.

The Board of Directors and staff of the U. S. Postal Service Federal Credit Union would like to extend our sincere appreciation to all of our members who joined us for the 2026 Annual Meeting, whether in person or virtually. Your participation is what makes this annual event so meaningful, and we are grateful for the opportunity to connect with the members we proudly serve.

This year's meeting was filled with memorable moments as we reflected on another successful year of serving our membership. We celebrated the accomplishments of the Credit Union, recognized our scholarship recipients, and awarded six lucky members with \$250 Share Certificates for attending the meeting. Thank you to everyone who participated and helped make this year's event such a success.

Our Board Chairman, Michael McCartney, presented a comprehensive review of the Credit Union's performance over the past year, highlighting our continued financial strength, member growth, and commitment to enhancing the products and services we provide. Throughout the year, USPS FCU remained focused on delivering convenient, affordable financial solutions while continuing to invest in new technology, member education, and exceptional service.

We also celebrated our ongoing commitment to education through the Frederick J. Heinen Scholarship Program, which continues to support student members pursuing higher education. This year, we were also excited to introduce the Nichelle Garnett Scholarship, a new educational opportunity created specifically for USPS FCU members ages 24 and older who are pursuing higher education, professional certifications, or career advancement. The scholarship reflects our belief that it is never too late to continue learning, grow professionally, and invest in your future. We encourage all eligible members to learn more and apply.

As we look ahead, our commitment remains the same. We will continue working to provide exceptional financial services, strengthen our communities, and support the financial success of every member we serve. Thank you for being an important part of the U. S. Postal Service Federal Credit Union family. We look forward to another year of serving you.

Election Results:

There were five vacancies on the Board of Directors this year. No printed ballot was distributed, as there was one nominee for each available position. The following individuals were elected by acclamation during the 2026 Annual Meeting to serve two-year terms on the Board of Directors:

- Michael McCartney, Incumbent
- Gilbert Ford, Incumbent
- Leonardo Green, Incumbent
- Brady Hayden, Incumbent
- Christina Lewis, Incumbent

Congratulations to our newly elected Board Members, and thank you for your continued commitment to serving the members of the U. S. Postal Service Federal Credit Union.



Congratulations, Scholarship Winners!

Frederick J. Heinen Scholarship Winners:

1st Place – \$1,000: Chyenne R.

2nd Place – \$750 each: Mark P. & Ariel C.

3rd Place – \$500: Shaqueena W.

We also gave two honorable mention awards, valued at \$250 each.

Nichelle Garnett Scholarship Winner:

1st Place – \$1,000: Victoria R.

We also gave five honorable mention awards valued at \$125 each for participants with strong scholarship submissions.



Money-Saving Tips for Summer Vacation

Vacation doesn't have to ruin your budget. With proper planning and some clever tricks up your sleeve, you can still enjoy a full experience without accruing a mountain of debt. Follow these tips for a more budget-friendly vacation!

- **Save Ahead:** Research the costs ahead of time and use those estimates to make a savings plan.
- **Set a Budget:** You could set individual budgets for food/dining, souvenirs, and outings, or you could set a daily budget for each day that you're there. That way, you can remain in control of your spending while still having fun.
- **Travel During the Off-Season:** Flights and hotels are often cheaper when it's not the height of the season. Plus, there will likely be fewer crowds.
- **Explore Alternative Transportation and Lodging Options:** You may be able to save on funds if you take advantage of the local train or metro system, or opt to stay in a hostel or other cheaper options.

Need a little help saving for next year? Check out our Club Accounts!

[Learn More](#)



Goodbye, Stress. Hello, Vacation!

Need a little extra funding for your summer plans and goals? Take advantage of our limited-time **Vacation Loan Special!**

- **Special fixed rate of 6.99% APR***
- \$5,000
- 36-month term
- No collateral required
- Fast approval
- Available until August 31, 2026

Apply online today and turn your dreams into unforgettable memories!

[Learn More](#)

Stay Flexible With USPS FCU Loans

Life can sometimes move fast, but USPS FCU can help you stay flexible with a variety of convenient, low-cost lending options. Whether you're buying your first vehicle, looking for a better credit card, consolidating debt, or seeking to improve your home, we're here to support you.

[Learn More](#)

Visa® Credit Cards

You deserve everyday convenience that works for *you*. Take advantage of a USPS FCU credit card to transfer balances, handle daily expenses, and shop securely.

- **Platinum Rewards** – Earn rewards on everyday purchases.
- **Platinum** – Enjoy a straightforward card with a low rate.
- **Secured** – Use strategically to build or rebuild credit.

[See Our Cards](#)





Ace Your Retirement With Help From an IRA

It's never too early to start saving for retirement. In fact, the earlier you start, the better!

An IRA is a great tool to help you save and grow your money as you plan for your future retirement. At USPS FCU, we offer both Traditional and Roth IRAs for your benefit.

Traditional IRA

- Savings grow tax deferred
- Taxed as income when money is withdrawn
- Contribute up to \$7,500 a year (\$8,600 if you're age 50 or older)

Roth IRA

- Yearly contributions are taxed
- Money can be withdrawn tax free later
- Contribute up to \$7,500 a year (\$8,600 if you're age 50 or older)

Unsure about which is right for you? See more details about each account on our website or stop by a branch. We'll be happy to help you walk through your options!

Consult your tax professional for specific tax information.

[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 spring.

[Explore GreenPath](#)

Planning for Open Enrollment

This webinar will take place Wednesday, August 12, from 2:00 to 3:00 PM ET. Join GreenPath for an informative discussion about planning for open enrollment. This webinar will provide tips for budgeting and saving on enrollments and choosing the best plan for you.

[Register](#)

Merry and Mindful Holiday Spending

This webinar will take place Wednesday, September 30, from 2:00 to 2:45 PM ET. This webinar will provide thoughtful insights and realistic tools to help you approach the season with greater awareness, confidence, and intention.

[Register](#)

Holiday Spending Trap

This webinar will take place Wednesday, October 14, from 2:00 to 3:00 PM ET. During this webinar, we'll explore the behavioral economic tactics retailers use during holiday shopping and how consumers can recognize these strategies, avoid impulse spending, and make more intentional financial decisions both online and in stores.

[Register](#)

Catch up on GreenPath webinars you may have missed!

[View Past Webinars](#)



Holiday Closings

Labor Day

Monday, September 7

Columbus Day

Monday, October 12



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