

QUARTERLY NEWS

A Message from the Board of Directors

WE NEED YOU!

There is no doubt that the downsizing of the Postal Service has negatively impacted our Credit Union!

Since membership is limited to Postal Employees and their families the only way we can grow is to reach out to all employees and families to encourage them to join.

Considering this, it is more important than ever for each and every one of us to seek out new members. All relatives are eligible to join. Talk to your children, grandchildren, parents, brothers, sisters, cousins, aunts, uncles, and even in-laws. Talk to your fellow employees who are not currently members, especially new employees. Tell them about our great loan rates and our friendly personal service.

We continue to offer \$25.00 to each new member recommended by you. There is no limit! Bring in ten new members and receive \$250.00!

Thank you for your efforts in advance,

John F. Tarwacki
Board Chair

Are You Ready To Avoid The New Fee?

*NOTE: More information is on our website near the bottom of our main page labeled
REGULATION D – ARE YOU READY?*

If not, it isn't too late! On April 1, the switch will be turned on to count non-checking account transactions. If you have more than 6 transactions on a non-checking account per month, you will be charged a \$1 fee per transaction. It is easy and fast to open up a checking account and have your transactions directed to go through it instead of your savings account. We know this is a change and change can be difficult. But this change can save you money. Talk to one of our staff today about getting this set up. Remember if you use a debit card that goes through your savings account, we need to change that to go through your new checking account.

If you need to open a checking account, there is no cost to you and it can be set up in minutes. You are not required to order checks, but if you want some checks, we do offer competitive prices in our checking program.

NEW FEE
Effective April 1, 2017

Regulation D Violation Fee	More than 6 transactions on a non-draft (checking) Account in a month.	\$1.00 per transaction over the limit.
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RE-FI \$AVING\$ EVENT EXTENDED!

This program was a great success and we decided to extend this offer for another month. Now you have until April 30 to take advantage of this program.

Do you have a high rate loan with another financial institution? Save yourself some cash with this event. We have been able to help quite a few members save some money. Why not contact us and see if we can help you save some money. This includes: Cars, Trucks, Motorcycles, Trailers, and Signature loans.

* APR = Annual Percentage Rate. Some Restrictions Apply.

Our 2017 Annual Meeting

On March 21, 2017, we held our 93rd annual meeting. There were 73 people in attendance. We provided reports on what happened at the credit union in 2016. There were refreshments and prizes that were awarded to some lucky members. After our meeting, members were able to explore **The History Museum** and see all that it has to offer.



The Credit Union will be closed on the following days:

Memorial Day	Monday, May 28, 2017
Independence Day	Tuesday, July 4, 2017

Progress is impossible without change, and those who cannot change their minds cannot change anything.

— George Bernard Shaw