

Financial **PSE** Freedom

Credit Union Incorporated

Happy New Year!

A PUBLICATION FOR THE MEMBERS OF PSE CREDIT UNION, INC. / MAIN OFFICE (440) 843-8300 / WWW.PSECREDITUNION.ORG JANUARY 2018



Picture
the Possibilities
with a
**Home Equity
Loan!**



PSE Credit Union Incorporated

With rates as LOW as 3.25% APR* and we will cover closing costs up to \$500.

January 2 - April 30, 2018!

Visit www.psecreditunion.org/home-equity for details.

YOUR SAVINGS INSURED TO \$250.00 PER ACCOUNT AMERICAN SHARE INSURANCE
By members' choice this institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

*Annual Percentage Rate (APR) is a non-variable rate. The Rate shown is accurate as of 12/30/17 and is available to well-qualified borrowers. Term up to 60 months and a loan-to-value (LTV) ratio of 80% or less. Rate includes a .25% discount for having direct deposit and enrollment in online banking with e-statements. Not available for the refinance of an existing PSECU loan, line or mortgage unless the refinance includes \$10,000 or more of new money. Primary residence only. Rate and offer subject to change without notice and cannot be combined with any other offer. Closing costs up to \$500 will be covered if application is approved and funds are disbursed by PSECU. In many cases, the interest is tax-deductible; please consult your tax advisor. Promotion valid: 1/2/18 - 4/30/18. Other rates and terms available. Accounts are insured up to \$250,000 by American Share Insurance. This institution is not federally insured by members' choice. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



It's Time for you
and your
CREDIT CARD to
work together.

Transfer Credit Card Balances to Your PSE Visa® for a **LOW 3.99% APR***

For Visa®Gold, Classic and Vanilla Cards from February 1 - April 30, 2018

Call the Visa® Dept. for details 440-545-5113

* Annual Percentage Rate

Mark Your Calendars



PSECU's Annual Meeting is once again going viral and will be broadcast online on Saturday, March 10, 2018 from 11 a.m. - 12 noon. Limited seats are available—please call to reserve a seat if you would like to attend. For reservations, call Tabitha at 440-545-5125.

AUTO AND HOME INSURANCE AT SPECIAL RATES FROM TRAVELERS

You now have access to the Travelers Auto and Home Insurance Program offering PSE Credit Union Members:

- **Special program rates on auto, home, condo and renters insurance**
- **Easy premium payments through PSE checking account or recurring Visa credit card payments**
- **Money-saving discounts, including multi-policy and new car**
- **24/7 claim reporting**
- **Free, no-obligation quotes from licensed insurance representatives or online**

You can request quotes and switch at any time. Find out how much you can save today. Call Travelers, toll free, at 1-800-842-5936 or visit www.travelers.com/pse.

Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In TX: Auto Insurance is offered by Travelers MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers company. Coverages, discounts, special program rates, and billing options are subject to availability and individual eligibility. Not all features available in all areas. ©2013 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

OFFICE CLOSINGS

- Mon., Jan. 15, 2018 - Martin Luther King Jr. Day
- Wed., Jan. 24, 2018 - Employee Training
- Mon., Feb. 19, 2018 - Presidents' Day

INTRODUCING KIDS (AND GRANDKIDS!) TO INVESTING

It's a good idea to introduce the concept of investing early on. It's a great way to reinforce the ideas of goal setting, saving, and budgeting. It can help put them on a long-term path to financial independence.

Start by explaining that investing is a means of using your money to try to create more money. This usually starts to make more sense for kids when they start to work and they can finally realize how hard they have to work to pay for something, especially after Uncle Sam takes his fair share.

You can start with a family meeting. Explain that instead of earning a few dollars every year in interest, they might be able to earn more.

Have them come up with a list of things they like. It can range from where they like to eat, to where they like to shop, to their favorite electronics. Have them do some research online, or at the library.

Get together several times per year to check on the stocks. It allows the kids to keep an interest as new stocks come to mind.

For buying and trading, you can easily open up an account at Fidelity, Schwab, TD Ameritrade or E-trade - they're easy platforms to use.

To give your kids a solid foundation, be sure to discuss these points:

1. Time horizon matters – the market has natural fluctuations.
2. Strategy is important – Do your research, and use this information to determine asset allocation and a plan.

3. The real power of investing lies in compound growth, which can have a snowball effect as your earnings grow over time.
4. Diversification—It's risky to put all your eggs in one basket. You can minimize risk by diversifying, which can involve investing in many industries, not just one sector.
5. Monitor results—it's important to keep your eye on results and periodically compare returns with appropriate benchmarks.
6. Rebalance—Asset classes and industry sectors perform differently over time, so it's important to check your allocations once a year.

If you want to learn more about investing for yourself or your children, we offer a no-obligation consultation to members of the PSE Credit Union. You can schedule yours today by calling us at 216.521.1711, emailing us at Quarterback@Lineweaver.net, or visiting us at Lineweaver.net.

Lineweaver Financial Group • 9035 Sweet Valley Drive, Valley View, OH 44125
216-520-1711, Lineweaver.net

Securities offered through Triad Advisors, member FINRA/SIPC. Advisory services offered by Lineweaver Wealth Advisors, LLC. Lineweaver Wealth Advisors, LLC, is not affiliated with Triad Advisors. Information contained herein is not tax advice and should not be considered as such. Each individual's tax situation is unique and different. For advice related to your specific tax situation, please contact your personal tax professional. Not FDIC Insured. Not Bank Guaranteed. May Lose Value.



Get a \$100 Cash Reward for Every New Line You Switch to Sprint

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for every new line when you switch to Sprint®.
- Current Sprint customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a \$50 loyalty cash reward every year for every line.
- Credit union members are eligible for 25% off accessories with the Sprint Credit Union Member Cash Rewards program

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!



Did You Know? Anyone who lives, works, worships or attends schools in CUYAHOGA and MEDINA COUNTY may join PSE Credit Union. Call 440-545-5139 to open an account today!



The Financial Privacy Notice can be found on our website at: www.psecreditunion.org under Financial Privacy Rights.

*** Loan Processing Centers:**

Main Office *
5255 Regency Drive,
Parma, OH 44129
Phone.....440-843-8300
Fax.....440-843-7741
Mon. - Thur.9am-5pm
Friday9am-6pm
Saturday.....9am-2pm



Strongsville Office *
12700 Prospect Road
Strongsville, OH 44149
Phone.....440-572-3830
Fax.....440-572-1383
Mon. - Thur.9am-5pm
Friday9am-6pm
Saturday.....9am-2pm

Medina Office *
3845 Pearl Road
Medina, OH 44256
Phone.....330-661-0160
Fax.....330-721-7017
Mon.,Tues.,Thur.....9am-5pm
Friday9am-6pm
Saturday.....9am-2pm

Other Ways to Access the Credit Union:

- Access your accounts online with Home Financial Services—HFS (Online Banking)
- Access with over 300,000 ATM Locations
- P.A.L. – 24-hour phone service
- PSE mCheck (Mobile Check Deposit)—use your smartphone to take a picture of your checks and make deposits right into your account Google Play/App Store
- Mobile Banking App
- SharedBranching.org—do your credit union transactions at over 5,000 other credit unions nationwide

ATTENTION Out-Of-State Members: We now have a 1-800 # for you to use when calling the credit union. Dial 1-844-RING PSE (1-844-746-4773).



American Share Insurance. Your Deposits are insured to \$250,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**



This newsletter printed on recycled paper.