

# Financial **PSE** Freedom

Credit Union  
Incorporated

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

**Hurry!**  
Offer ends  
April 30  
2018!

Visit [www.psecreditunion.com/home-equity](http://www.psecreditunion.com/home-equity) for details.

\*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.



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.



**Auto Rates AS LOW as  
2.40% APR!\***

**Attending the Cleveland  
Auto Show this Year?**

The Credit Union has great LOW Rates—  
be sure to check with us before  
you start shopping for your new car!

Members who take an Auto Loan  
during the Auto Show  
(Feb. 23 – March 4, 2018)  
will receive a \$25 Gas Card!

**Call the Loan Department for details!**

Main 440-545-5135

Strongsville 440-572-3830

Medina 330-661-0160

\*APR = Annual Percentage Rate. All rates subject to change at any time and without notice and vary based on credit worthiness, qualifications, terms and collateral conditions. All loans subject to approval.

**PSECU's Annual Meeting is going viral and will be  
Broadcast Online Saturday, March 10, 2018  
from 11a.m. – 12 noon.**



If you want to attend the meeting, register by calling  
440-545-5125 or emailing [tbaszynski@psecuorg.net](mailto:tbaszynski@psecuorg.net).

**The meeting will be streaming live on the credit union's website  
starting at 11:00 a.m. (A link will be available on the website to  
watch the meeting after it airs, if you are unable to watch it live.)**

**GOLDEN OPPORTUNITIES: Your Health is Your Wealth**

Health is your greatest gift in this world. It is your greatest asset, greatest wealth, and greatest vehicle in order to provide you with the life that you deserve. Without our health we truly have nothing. One of my favorite quotes in the world is by Virgil that says, **"Our greatest wealth is our health"**.

Living in modern day times it is easy to forget this truth. We are bombarded by foods, chemicals, and stress that make our body weak, sick, depressed, and can ultimately take our lives. For many living in today's world health has become something that is constantly put on the back burner. It often takes a back seat to our work, family responsibilities, and social lives. The truth is that it should always be in the driver's seat of our lives, because without it we lose our vehicle.

Speaking of stress. Forty-three percent of all adults suffer adverse health effects from stress. Seventy-five percent to 90% of all doctor's office visits are for stress-related ailments and complaints. Much of this stress is related to finances. Don't let your finances create avoidable stress in your life. I can help with a financial check-up.

The greater one's income, the lower one's likelihood of disease and premature death. Studies show that Americans at all income levels are less healthy than those with incomes higher than their own. Not only is income (the earnings and other money acquired each year) associated with better health, but wealth (net worth and assets) affects health as well. Though it is easy to imagine how health is tied to income for the very poor or the very rich, the relationship between income and health is a gradient: they are connected step-wise at every level of the economic ladder.

Middle-class Americans are healthier than those living in or near poverty, but they are less healthy than the upper class. Even wealthy Americans are less healthy than those Americans with higher incomes.

To some extent, income and wealth directly support better health because wealthier people can afford the resources that protect and improve health. In contrast to many low-income people, they tend to have jobs that are more stable and flexible; provide good benefits, like paid leave, health insurance, and worksite wellness programs; and have

fewer occupational hazards. More affluent people have more disposable income and can more easily afford medical care and a healthy lifestyle—benefits that also extend to their children.

I have always been a strong proponent of financial health, which is why I contribute to the Golden Opportunities show on an ongoing basis. It is important to me to share my knowledge and experience.

But your financial health is not limited to your income or your net worth. Just like your with your physical and mental health it is important to take a holistic approach. Holistic financial planning, something my company is recognized for, incorporates investment management, tax planning, insurance planning, and estate planning under one roof in my Lineweaver WealthWatch Center.

I am also a strong proponent of physical and mental health. So I am having someone a little better versed on the subject at one of my company's upcoming education programs. Dr. Adam Mack will share with us thoughts how all of us can improve our health, live better lives, and insure our true wealth. At this program we will also talk about our holistic financial planning approach through the Lineweaver WealthWatch Center. You will not want to miss this dual session on health. Please call to reserve your seat.

**FOR ANY ELECTRONIC DEBITS OR CREDITS**

be sure to use the proper account number for Checking or Savings.

**CHECKING ACCOUNT . . .**

use the account number located at the bottom of your checks which begins with zero and is a total of 10 digits.

**SAVINGS ACCOUNT . . .**

use the account number located in the upper right hand corner of your statement (this is a 6 or 7 digit number).



**ALL OFFICES WILL BE CLOSED**

**Monday,  
February 19, 2018  
Presidents' Day**

**Lineweaver Financial Group**  
216-520-1711 • 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 through Lineweaver Wealth Advisors, LLC. Lineweaver Wealth Advisors is not affiliated with Triad Advisors.



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

Transfer Credit Card Balances to Your PSE Visa<sup>®</sup> for a **LOW 3.99% APR\***

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

**Call the Visa<sup>®</sup> Dept. for details 440-545-5113**

\* Annual Percentage Rate

**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](http://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  
Friday .....9am-6pm  
Saturday.....9am-2pm



**Strongsville Office \***  
12700 Prospect Road  
Strongsville, OH 44149  
Phone.....440-572-3830  
Fax.....440-572-1383  
Mon. - Thur. ....9am-5pm  
Friday .....9am-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  
Friday .....9am-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.