

Financial

PSE
Credit Union
Incorporated

Freedom

Happy New Year!

A PUBLICATION FOR THE MEMBERS OF PSE CREDIT UNION, INC. / MAIN OFFICE (440) 843-8300 / WWW.PSECREDITUNION.ORG JANUARY 2019

ALL PSE OFFICES WILL BE CLOSED Wed, 1/16 - Employee Training Day • Mon, 1/21 - Martin Luther King Jr. Day • Mon, 2/18 - Presidents' Day



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, 2019
Call the Visa® Dept. for details 440-545-5113
or Log on to psecreditunion.org today!

* Annual Percentage Rate



PSE Annual Meeting

PSE Credit Union's Annual Meeting is once again going viral and will be broadcast online Saturday, March 9, 2019 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.

Watch
Your
Money
Grow.



Take Advantage of this Great Rate
and Start Saving Today!

12-Month CD
**2.57%
APY***

Requires a \$500 Minimum Deposit

PSE Credit Union
Incorporated

www.psecreditunion.org

*APY = Annual Percentage Yield. Certificate rates remain fixed for the term of the certificate. Dividends are compounded quarterly and paid quarterly. A penalty may be imposed for withdrawals before maturity. Rates are subject to change at any time and without notice.

YOUR SAVINGS INSURED TO \$250,000 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.



Experience You Want. Answers You NeedSM Since 1993

THE BENEFITS OF GIVING BACK

The end of the year is a popular time for charitable donations, and most donations also have significant tax benefits. The simplest and most common way of making a charitable contribution is a direct gift to your favorite charity. Many charities also accept monetary gifts through their websites, which include resources for gifting appreciated securities. One of the huge advantages of giving appreciated securities is the increased tax deduction that it offers. For example, if you purchased \$1,000 worth of stock and it is now worth \$2,000, you can write off that entire \$2,000, provided that all your deductions are over the new standard deduction limits.

If you are over 70-1/2 and you'd like to donate less than \$100,000, you can make a qualified charitable distribution from your IRA. This is a great option for seniors, as the tax savings can be significant, and you're able to contribute directly to a worthy cause.

There are also a number of options you can use involving other types of estate planning. Charitable trusts, such as a charitable lead trust or charitable remainder trust, are complicated to set up, but might be the best options for many people, depending on their specific financial situation, and what they're hoping to accomplish. However, everyone has a different financial situation, so we encourage people to ask questions, do their research, and have a conversation with a qualified professional to explore all of your options.

End of the year tax planning and charitable giving can be complicated, but we feel it's always worth it — both for your bottom line, and that of the charity — especially around the holidays!

If you have questions, we can help! For a complimentary wealth strategy session with one of our advisors, give our office a call at 216-520-1711.

Lineweaver Financial Group

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

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PSE Money Market Accounts Are Here!

As of December 1, 2018



Minimum Balance

\$50 - \$9,999

\$10,000 - \$24,999

\$25,000 +

APY*

.35%

.40%

.45%

Dividends are credited to your account and compounded every month. Minimum balance requirements apply to average daily balance.

*APY = Annual Percentage Yield.

Product Specifications:

- \$50 minimum to open
- \$50 minimum to earn APY*
- \$10 fee on more than 3 withdrawals or transfers per month
- First 25 checks Free
- Dividends paid monthly on average daily balance
- Rates subject to change



Parma Office
5255 Regency Drive
Parma, OH 44129
440-843-8300

Medina Office
3845 Pearl Road
Medina, OH 44256
330-661-0160

Strongsville Office
12700 Prospect Road
Strongsville, OH 44149
440-572-3830



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www.psecreditunion.org

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
Phone440-843-8300
Fax.....440-843-7741
Mon. - Thur.9am-5pm
Friday9am-6pm
Saturday.....9am-2pm



Strongsville Office *
12700 Prospect Road
Strongsville, OH 44149
Phone440-572-3830
Fax.....440-572-1383
Mon. - Thur.9am-5pm
Friday9am-6pm
Saturday.....9am-2pm

Medina Office *
3845 Pearl Road
Medina, OH 44256
Phone330-661-0160
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.**



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