

Financial Freedom

1955 PSE 2020
65 YEARS
PSE Credit Union Incorporated

A PUBLICATION FOR THE MEMBERS OF PSE CREDIT UNION, INC. / MAIN OFFICE: 1-844-RING PSE (1-844-746-4773) / WWW.PSECREDITUNION.ORG ★ January 2021

Winter Wonder Loan

Offer valid January 4 - February 27, 2021

Rates as LOW as
Auto Loan **1.65** % APR*

*Annual Percentage Rate: The 1.65% rate quoted is based on a credit score of 720+ for 24 months and is our best rate, rates may increase by as much as 13.35% depending on credit worthiness. Rate includes a .25% discount for having payroll deposit or electronic payment. Additional terms and rates are available, new money only. This is a limited time offer, loan approval is not guaranteed. Standard underwriting criteria, terms and conditions apply. This promotion cannot be combined with any other loan discounts. Promotional period is Jan. 4 - Feb. 27, 2021. Accounts are insured up to \$250,000 by American Share Insurance. This institution is not federally insured by member choice. MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



PSE ANNUAL MEETING

PSE Credit Union's Annual Meeting is once again going viral and will be broadcast online Saturday, March 6, 2021 at 11:00 A.M. Please log on to www.psecreditunion.org to watch the livestream meeting.

ALL PSE OFFICES CLOSED:

Monday, January 18, 2021 - Martin Luther King Jr Day
Monday, February 15, 2021 - for Presidents' Day

Connecting With Our Members Just Got Easier

PSE
Member Support

John
I'd like to make a payment.
PSE Member Support
How can we assist you today?

Web Chat x

Questions? Chat with a team member!
Thanks for using PSE Credit Union's web chat. So we can assist you better, please provide some info below:

Full Name

Email

How may we help you?

Message

[Privacy Statement](#)

Text Support

Text: **440-545-5146**
(MEMBER SERVICES)

Web Chat

Log on to:
www.psecreditunion.org

FIVE FINANCIAL RESOLUTIONS TO MAKE IN THE NEW YEAR

When we think of New Years' resolutions, the first ones that come to mind are usually financial resolutions like limiting spending or better budgeting. While these money-saving practices are important, we have come up with some alternative financial resolutions to help you stay on track in 2021.

First things first - the base of any good financial plan is insurance. You want to make sure all your insurances are in proper order. This includes life insurance, disability insurance, long-term care insurance (if you are retired), making sure your property and casualty limits are appropriate, and even an umbrella policy – especially if you have kids or young drivers in the house.

The **second** is to pay yourself first. We generally recommend saving 15-20% of your gross income. First, make sure some of this goes into an emergency reserve for you, which is usually 3-6 months of your after-tax income. Then try and maximize your pre-tax or ROTH contributions to get money tax deferred or tax free for retirement.

Number **three** is to ask yourself - are my financial goals on track? This can range from funding your kids' education to buying that vacation home or planning for retirement. Tracking and regularly re-visiting your financial goals is important, as well as understanding and using the best strategies available to realize them.

The **fourth** resolution is about tax planning. Many people find they're being penny wise and pound foolish, saving small amounts during the year and then getting hit with huge capital gains distributions or other unnecessary taxes. Now is the time to look at your year-end statements, and look at the interest, dividends or capital gains distributions you'll have to pay taxes on. If you don't like what you see, spend some time with a tax strategist and do some planning so you don't get hit with the same thing again next year.

Resolution 5 is to resolve to make sure your financial, tax, legal, and insurances are all coordinated, and that your advisors are all communicating and working toward the best possible outcome on your behalf. It's important to have the right advisors – but also the correct coordina-

tion between your assets and advisors as well.

These are five of the most important financial resolutions you can make. We consider each of these points with all of our clients, and work to help ensure every one of our clients' investment decisions are part of a coordinated financial, tax, legal, and insurance plan developed and managed by a personal Financial Quarterback. We know the right plan, properly executed, helps to save time, money and worry.

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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A BIG Thank You to all those who helped us reach our goal once again this year for Rainbow Babies and Children's Hospital! We donated a check for \$10,000 at the virtual Rainbow Radio-thon on Friday, Dec. 4, 2020 bringing us to a Grand Total of \$85,000 since becoming a PSE Rainbow Babies Change Maker in 2012. We could not have accomplished this amazing feat without the support of our members and staff! **Thank You All for your generosity!!!!**



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 your 6 or 7 digit Member Number (xxx's are NOT part of your Member Number)

Did You Know? Anyone who lives, works, worships or attends schools in CUYAHOGA and MEDINA COUNTY may join PSE Credit Union. Call 440-843-8300 to open an account today!

Main Office *
5255 Regency Drive,
Parma, OH 44129
Phone 440-843-8300
or 1-844-RING PSE (1-844-746-4773)
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. - 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



* **Loan Processing Centers**

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

ATTENTION Out-Of-State Members: We now have a Toll Free # 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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