

Financial Freedom

70 Years
1955 PSE 2025
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 ★ June 2025

Financing Dreams, One Home Equity Loan at a Time!



*Annual Percentage Rate (APR) shown is accurate as 3/1/2025 and is available to well-qualified borrowers for a term up to 60 months and a loan-to-value (LTV) 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 refinancing of an existing PSE Credit Union loan, line or mortgage unless the refinancing 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 waived if application is approved and funds are disbursed by PSE Credit Union. In many cases, the interest is tax-deductible; please consult your tax advisor. Promotion valid: 3/1/2025-6/30/2025. Other rates and terms available. Accounts are insured up to \$1,000,000 through a combination of \$250,000 of primary share insurance from American Share Insurance and \$750,000 of additional insurance provided by Excess Share Insurance Corporation. This institution is not federally insured. MEMBERS ACCOUNTS ARE NOT INSURED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



STAY TUNED!

COMING

SOON

NEW Broadview Heights Location



**Credit Union
Scholarship
Applications
Are Available**

Check the website for an online application or call 440-545-5125 to have one sent to you. This year we are awarding a total of 6 scholarships for \$2,000 each (3 High School Scholarships and 3 Returning Student Scholarships)! Two types of Scholarship applications are available for 2025—one is for a High School Student attending college or trade school in the Fall 2025 and the other is for college or trade school Returning Students. The student applying for the scholarship must be a member of the credit union in order to be eligible for the scholarship.



ALL PSE OFFICES WILL BE CLOSED

Thursday, June 19 - Juneteenth National Independence Day • Friday, July 4 - Independence Day



Protection for every stage of life

Designed for credit union members

Different life stages mean different responsibilities. As those commitments grow and change, make sure your insurance is keeping up right along with them.

Let TruStage help protect you, your loved ones and the life you've built. We make insurance simple and straightforward, with the service and support you deserve. We're here to help you every step of the way.

Brought to you by your credit union

Founded on more than 80 years of protecting credit unions and their members, we've built our reputation on exceptional value, service and a commitment to serve members like you.

Call us today for a free insurance review.

1.855.612.7909

Visit us at TruStage.com

TruStage® life insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company, PO Box 61, Waverly, IA 50677-0061. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. ©TruStage Insurance Agency 2020
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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

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

Start Conversation
[Privacy Statement](#)

Text Support

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

Web Chat

Log on to:
www.psecreditunion.org

**AVAILABLE DURING
REGULAR BUSINESS HOURS**

A Big Milestone Deserves a Big Reward!

New Money Market Tier - \$250,000+

Earn even more with our updated tier! Enjoy 1.70% APY on balances of \$250,000 or more - designed to help you grow your savings faster.

Minimum Balance	APY*
\$50 - \$9,999	.25%
\$10,000 - \$24,999	.40%
\$25,000 - \$49,999	.50%
\$50,000 - \$99,999	.75%
\$100,000 - \$249,999	1.00%
\$250,000+	1.70%

We're thrilled to celebrate 70 years of servicing our members and we're marking the occasion with this exciting offer!

🔒 \$1,000,000 in Added Protection

Your deposits are now protected up to \$1,000,000 through American Share Insurance (ASI) for \$250,000 and Excess Share Insurance (ESI) for up to \$750,000 at no extra cost to you.

*APY = Annual Percentage Yield. Dividends are credited to your account and compounded every month. Minimum balance requirements apply to average daily balance. Rates subject to change.

70th
Anniversary

Auto Loan Rates Are Dropping

Drive For Less!

Rates as Low as

4.99 % APR



PSE Credit Union Incorporated®
psecreditunion.org

*Annual Percentage Rate. The 4.99% 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 13.01% 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. Beginning March 1, 2025. Accounts are insured up to \$1,000,000 through a combination of \$250,000 of primary share insurance from American Share Insurance and \$750,000 of additional insurance provided by Excess Share Insurance Corporation. This institution is not federally insured. MEMBERS ACCOUNTS ARE NOT INSURED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

Kids Carnival "Fun"raiser

for  University Hospitals
Rainbow Babies & Children's

25 June 11^{am-1pm}
Wednesday Main Office in Parma



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HOW LONG-TERM INVESTING CAN PAY OFF DURING MARKET VOLATILITY

In times of economic uncertainty, it's easy for investors to feel uneasy. Whether it's inflation, political events, or market downturns making headlines, short-term volatility can feel overwhelming. But history shows that long-term investing is one of the most effective strategies for building wealth and staying on track toward your financial goals.

Instead of reacting emotionally to market noise, successful investors focus on the bigger picture. Let's take a closer look at why that mindset can make all the difference.

Let's first look at the benefits of investing for the long term. Since 1970, the S&P 500 has experienced 25 corrections (meaning a 10% drop from a recent peak), 12 bear markets, and 7 outright crashes. Despite those downturns, it still averaged an annual return of 10.8%. In other words, let's say you had a \$10,000 investment in 1970, which would be worth more than \$2.8 million today, according to First Trust.

Bear markets — defined as a 20% or more drop from a recent high — are a natural part of the market cycle. On the flip side, bull markets involve a 20% or more increase from a recent low, along with optimistic sentiment and economic growth. Historically, the average bull market lasts about 4.3 years, while bear markets last only 11.1 months. These trends highlight the importance of staying invested, even when things feel uneasy.

Investing in the stock market can be volatile, which may tempt some investors to pull out of the market to avoid the bad days. However, trying to time the markets can prove costly. For example, if you invested \$10,000 in the S&P 500 in 1980 and left it untouched until March 2025, it would have grown to about \$1.6 million. But if you missed just the 10 best days over those 45 years, your investment would be worth only \$730,000, costing you \$900,000.

While no one can predict what the markets will do next, you can prepare by building a portfolio that balances equities, fixed income, and protection. This is especially important for retirees, who may not have the time to recover from major losses.

That's why you should work with a Certified Financial Planner ProfessionalTM to help build a customized portfolio for you that helps you meet your goals while being aligned with a level of risk that matches your comfort level. At Lineweaver Wealth Advisors, we have advisors who are fiduciaries and an investment committee made up of 4 Chartered Financial Analysts to help build custom portfolios for you. If you'd like us to help build you a customized portfolio to match your goals or a second opinion on your current one, give us a call at 216-520-1711 or visit us at lineweaver.net to schedule your meeting.

9035 Sweet Valley Dr, Valley View OH 44125 | lineweaver.net | 216-520-1711 | Lineweaver Wealth Advisors, LLC., is a Registered Investment Advisor.



**Trinity Debt
Management**

Are you struggling to make sense of your
personal money matters and need some expert advice?
Give Trinity a call at 1-800-758-3844 EXT 3027
or log on to www.trinitycredit.org



Credit Union Incorporated®

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5255 Regency Drive
Parma, Ohio 44129
(440) 843-8300
psecreditunion.org

Community Shred Day

JOIN US ON SATURDAY, SEPTEMBER 6 FROM 10 AM-1 PM FOR A COMMUNITY SHRED IT DAY!

All are welcome to drive-thru and bring your personal items to be shredded on-site at the Main Office located at 5255 Regency Drive in Parma.

This is a **FREE** event, open to the public, we just ask for a donation to Rainbow Babies and Children's Hospital.



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

Main Office *

5255 Regency Dr, Parma, 44129
Phone..... 440-843-8300
or 1-844-RING PSE (1-844-746-4773)
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

Strongsville Office-Pearl *

10883 Pearl Road, Suite 203
Strongsville, OH 44136
Phone..... 440-572-9950
Mon. - Thur. 8:30am-4:30pm
Friday 8:30am-6:00pm
Saturday..... 9am-2pm

Medina Office *

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

Cleveland Office *

1800 Carnegie Avenue,
Cleveland, OH 44115
Phone..... 216-241-1088
Fax..... 216-241-3213
Mon. - Thur. 8:30am-4:30pm
Friday 8:30am-5:00pm
Drive-Thru open every Fri. until 5pm

* Loan Processing Centers

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



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
- Mobile Banking App that includes Mobile Check Deposit—use your smartphone to take a picture of your checks and make deposits right into your account Google Play/App Store
- SharedBranching.org—do your credit union transactions at over 5,000 other credit unions nationwide



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).



ACCOUNTS INSURED UP TO \$1,000,000
American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$750,000 of insurance 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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