

# 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 ★ February 2026

**Ring in the New Year with  
NO ATM/Debit Card Fees!\***

\*PIN Based

**Starting January 1, 2026, all PIN-based Fees are Gone!**

We've eliminated PIN-based transaction fees! Now you can use your debit card your way—PIN or credit—at no extra cost.

For the **best rewards**, be sure to **select "credit" when you shop**. It's the easiest way to take advantage of our cash-back program and enjoy enhanced security features. More freedom. More rewards. All for you.

This update removes the previous monthly limit of 5 or 10 free PIN transactions. PIN-based transactions include:

- In-store debit purchases using your PIN
- ATM withdrawals at non-surcharge-free ATMs (PSE won't charge - though the ATM owner may.)



PSE Credit Union's Annual Meeting is once again going viral and will be broadcast online **Saturday, March 7, 2026 at 11:00 A.M.** Please log on to [psecreditunion.org](http://psecreditunion.org) to watch the livestream meeting.

## A BIG Thank You

to all who helped us exceed our goal once again this year for Rainbow Babies and Children's Hospital!

We donated a total of **\$20,000** to the Rainbow Radio-thon on Friday, December 12, 2025 bringing us to a **Grand Total of \$166,000** since becoming a PSE Rainbow Babies Change Maker in 2012. We could not have accomplished this goal without the support of our members and staff!

**Thank You All for your generosity!**



**ALL PSE OFFICES WILL BE CLOSED:**

Mon, Feb. 16, 2026 for Presidents' Day

## 5 Financial Resolutions for 2026

After more than 30 years of helping private and corporate clients, we've found that real progress happens when you combine intention with coordinated action. As we head into the new year, here are five financial resolutions that can help set the tone for a more well-structured year ahead.

### 1. Reassess Your Risk Protection

A financial plan is only as strong as the framework protecting it. Review your life, disability, and long-term care coverage, as well as property and casualty insurance. For those with significant assets, consider an umbrella liability policy to ensure comprehensive protection.

### 2. Realign Goals with Priorities

Your strategy should be driven by purpose, not pressure. Whether you are transitioning a business, preparing for retirement, or planning travel, ensure your savings and investment plans reflect your current lifestyle and long-term objectives.

### 3. Strengthen Your Tax Strategy

Tax planning is most effective when done proactively. Evaluate retirement account contributions, capital gains management, charitable gifting, and business deductions early in the year. Small adjustments now can significantly impact your long-term wealth.

### 4. Update Estate and Wealth Transfer Plans

Ensure your legacy reflects your current wishes by reviewing wills, trusts, and powers of attorney. Don't overlook beneficiary designations on financial accounts. Keeping these documents current protects your intentions and provides clarity for your loved ones.

### 5. Coordinate Your Professional Team

Most people have separate advisors for investments, taxes, and legal needs, but these experts often work in isolation. Acting as a "Financial Quarterback" (or hiring one) ensures that these disciplines move in a unified direction. Aligning these strategies is essential for identifying hidden risks and achieving long-term financial confidence.

These five resolutions can help you enter 2026 with clarity, control, and a more intentional strategy for the year ahead. At Lineweaver Wealth Advisors, our goal is to bring every part of your financial life into alignment so you can make smarter, more informed decisions. See if your financial plan is ready for the new year by contacting Lineweaver Wealth Advisors to schedule a comprehensive review of your protection, tax, and estate plans at 216-520-1711 or at [lineweaver.net](http://lineweaver.net)

9035 Sweet Valley Dr. Valley View OH 44125 | [lineweaver.net](http://lineweaver.net)  
216-520-1711

Lineweaver Wealth Advisors, LLC is registered as an investment advisor.

All investment strategies have the potential for profit or loss. Changes in investment strategies, contributions or withdrawals, and economic conditions may materially alter the performance of your portfolio. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment or strategy will be suitable or profitable for an investor's portfolio.

Information presented is believed to be current. It should not be viewed as personalized investment advice. All expressions of opinion reflect the judgment of the authors on the date of publication and may change in response to market conditions. You should consult with a professional advisor before implementing any strategies discussed. Content should not be viewed as an offer to buy or sell any of the securities mentioned or as legal or tax advice.

**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)

## 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?

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

**Web Chat**  
Log on to: [www.psecreditunion.org](http://www.psecreditunion.org)

**AVAILABLE DURING REGULAR BUSINESS HOURS**

**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

#### Broadview Hts. Office \*

1100 W. Royalton Rd, Suite EE  
Broadview Hts, OH 44147  
Phone.....440-652-1010  
Fax.....440-652-1009  
Mon. - 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)
- P.A.L. – 24-hour phone service)
- SharedBranching.org—do your credit union transactions at over 5,000 other credit unions nationwide
- 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
- Access with over 300,000 ATM Locations

#### \* Loan Processing Centers

The Financial Privacy Notice can be found on our website at: [www.psecreditunion.org](http://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 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.**

**ACCOUNTS INSURED UP TO \$1,000,000**



 This newsletter printed on recycled paper.