

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 ★ April 2026

PSE Credit Union Incorporated®

Home Equity Loan

A Solid Foundation for What's Next

Rates as Low as

4.70 % APR*

psecreditunion.org



*Annual Percentage Rate (APR) shown is accurate as of 3/1/2026 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: 3/1/2026-6/30/2026. 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.



Open a new **Deluxe Checking Account** and receive a

\$200* **CASH BONUS**

Apply in person or online at www.psecreditunion.org

- ID Protection
- 3-in-1 Credit Report
- Cash Back Rewards & more

*In order to receive the \$200 bonus, member must open a new Deluxe Checking account, set up Direct Deposit/ACH and perform 10 debit card transactions within the first 60 days of account opening. Offer is for new Deluxe Checking Accounts only. Ask for details.



For Any Electronic Debits or Credits:
Be sure to use the proper account number for **CHECKING** or **SAVINGS**.

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

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

PSE Credit Union Incorporated®

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

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 their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

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

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1800 Carnegie Ave.
Cleveland, OH 44115
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Broadview Hts., OH 44147
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Medina Office
3845 Pearl Road
Medina, OH 44256
330-661-0160

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

Strongsville Pearl Office
10883 Pearl Rd. #203
Strongsville, OH 44136
440-572-9950



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

Are Your Investments and Taxes Truly Working Together?

One of the most common questions we hear from investors is simple: Are my financial advisor and tax advisor actually coordinating with one another? It's an important question, because this is often where otherwise solid advice begins to break down. You can receive good investment guidance and good tax guidance independently. But without coordination between the two, the overall result is often far less efficient than most people realize. Here, we'll share some examples of where that coordination matters most.

Tax-Loss Harvesting

On paper, tax-loss harvesting sounds straightforward: realize losses to offset gains. In practice, it requires precise alignment. Without coordination, investors can trigger wash sales, mistime losses, or generate losses that never get used effectively. The strategy only works when the investment and tax sides are operating from the same plan.

Roth Conversions & Income Planning

Deciding how much income to recognize in a given year has ripple effects. It impacts capital gains, portfolio positioning, Medicare premiums, and overall tax brackets. Without integration, well-intentioned moves can unintentionally push someone into higher tax brackets or create avoidable consequences.

Net Unrealized Appreciation (NUA)

For executives holding company stock inside employer retirement plans, NUA strategies can create meaningful tax advantages—but they are highly timing-sensitive. If the tax advisor is not involved before a transaction occurs, or the investment team doesn't fully understand the tax mechanics, the opportunity is typically lost. In some cases, failing to coordinate can significantly increase the taxes paid over time.

The Financial Quarterback Approach

These strategies aren't simply about knowing tax rules or selecting investments. They're about timing, execution, and communication.

At Lineweaver Financial Group, we believe someone needs to serve as the Financial Quarterback, ensuring that investments and tax planning are coordinated, communicated clearly, and executed together. When advice is integrated, financial plans tend to be more efficient, more intentional, and far less stressful for the families and executives we serve.

True financial efficiency doesn't happen by accident—it happens when your investment strategy and tax plan are intentionally aligned. If you're unsure whether those pieces are working together as effectively as they could be, or you'd simply like a second opinion, now is the time to review your approach. We invite you to schedule a no-cost, no-obligation portfolio and tax coordination review. Take control of your financial future by calling 216-520-1711 or visiting lineweaver.net.

9035 Sweet Valley Dr. Valley View OH 44125 | 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.

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 *	Strongsville Office *	Strongsville Office-Pearl *	Medina Office *	Cleveland Office *	Broadview Hts. Office *
5255 Regency Dr, Parma, 44129	12700 Prospect Road	10883 Pearl Road, Suite 203	3845 Pearl Road	1800 Carnegie Avenue,	1100 W. Royalton Rd, Suite EE
Phone.....440-843-8300	Strongsville, OH 44149	Strongsville, OH 44136	Medina, OH 44256	Cleveland, OH 44115	Broadview Hts, OH 44147
or 1-844-RING PSE (1-844-746-4773)	Phone.....440-572-3830	Phone.....440-572-9950	Phone.....330-661-0160	Phone.....216-241-1088	Phone.....440-652-1010
Fax.....440-843-7741	Fax.....440-572-1383	Mon. - Thur. 8:30am-4:30pm	Fax.....330-721-7017	Fax.....216-241-3213	Fax.....440-652-1009
Mon. - Thur. 9am-5pm	Mon. - Thur. 9am-5pm	Friday 8:30am-6:00pm	Mon. - Thur. 9am-5pm	Mon. - Thur. 8:30am-4:30pm	Mon. - Thur. 9am-5pm
Friday 9am-6pm	Friday 9am-6pm	Saturday..... 9am-2pm	Friday 9am-6pm	Friday 8:30am-5:00pm	Friday 9am-6pm
Saturday..... 9am-2pm	Saturday..... 9am-2pm		Saturday..... 9am-2pm	Drive-Thru open every Fri. until 5pm	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
- SharedBranching.org—do your credit union transactions at over 5,000 other credit unions nationwide
- Loan Processing Centers
- 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

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).

Kids Helping Kids Fest

June 17, 2026

SAVE THE DATE

All to Benefit: University Hospitals
 Rainbow Babies & Children's

Golf Outing to Benefit

University Hospitals
 Rainbow Babies & Children's

Monday, June 1st, 2026

Golfers

7:00am	Registration ~ Breakfast
8:00am	18 Holes & Cart ~ Proximities ~ Skins
1:00 pm	Dinner ~ Awards

Dinner only Guests

- * 12:30 Doors Open ~ Beverages
- * 1:00 Dinner ~ Music ~ Raffles

\$145 per golfer or \$45 for dinner only if paid by May 25th
\$155 and \$50(dinner only) after May 25th
Register online <https://birdsease.com/PSECU2026>
or make checks payable to Bunker Hill Golf Course and memo **PSE Credit Union**
Mail to 3060 Pearl Rd., Medina OH 44256
Contact Chad Gibson: text 216-469-9241 or chad@bunkerhillgc.com with questions

ALL PSE OFFICES WILL BE CLOSED:

Monday, May 25 - Memorial Day
Friday, June 19 - Juneteenth National Independence Day
Saturday, July 4 - Independence Day