

# 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 ★ May 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.



### KIDS Helping KIDS Fest

**PSE** Credit Union Incorporated®  
5255 Regency Drive, Parma, OH 44129  
www.psecreditunion.org

June 17  
Wednesday  
2026

11am-1pm  
PSE Credit Union  
Parma Office  
Location

\$5  
Admission  
per Child.

PSE Credit Union is excited to host a new kids' community fundraiser this year, featuring family-friendly activities while giving back to children at Rainbow Babies & Children's Hospital through card making and item donations.

#### DONATIONS

We are collecting brand new, non-toxic items only such as:

- Children's Books
- Crayons, Washable Markers
- Coloring/Activity Books
- Legos
- Sticker Books
- Puzzles
- Play Doh
- Craft Kits
- Children's Games
- Monetary

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



- CARD DECORATING
- FACE PAINTING
- DJ DANCE PARTY
- RAFFLES
- ICE CREAM

Donation Guidelines:  
Safety of the Rainbow patients is extremely important. All items being donated must be brand new and safe (non-toxic). Due to infection control policies, there are some items that cannot be accepted - such as items that have been on display or stored in a way that they may have gathered dust, cigarette smoke, or allergens (even if new). Items that cannot be accepted are: military or religious themed materials, or items with latex.

### HAPPY ANNIVERSARY TO THE FOLLOWING STAFF MEMBERS:



Cleveland Staff Members (from left to right)—  
**Kathy Phillips**, Collector, celebrating **45 years**,  
**Chanell Robinson**, Head Teller, celebrating **5 years**  
and **Lisa Rogers**, Loan Officer, celebrating **25 years!**



Happy **35th Anniversary** to **Mary Korosec**—our ACH Specialist in the Checking Account Department at the main office in Parma. Congratulations to Mary as she celebrates this incredible milestone!



Congratulations to **Stacy Neumeyer**—the Branch Manager at the Strongsville Prospect Office as she celebrates **15 years** of excellent service!

**Thank you for your many years of excellent service!**

## What Families Should Know About ABLE Accounts and Specials Needs Planning in 2026

For families caring for a loved one with a disability, financial planning often involves more than simply saving money. It means protecting access to important benefits, preparing for long-term needs, and putting the right legal and financial structures in place. In 2026, an important change to ABLE accounts may create new planning opportunities for many families.

An ABLE account is a tax-advantaged savings account designed for individuals with disabilities. These accounts allow families to save and invest money for qualified disability-related expenses without jeopardizing benefits such as Supplemental Security Income or Medicaid. Funds can be used for a wide range of needs, including housing, transportation, education, and health care, and qualified withdrawals are generally tax-free.

What makes 2026 especially important is the expansion of eligibility rules. Previously, the disability had to occur before age 26 in order for someone to qualify for an ABLE account. Beginning in 2026, that age-of-onset threshold increases to 46. This means many individuals with later-onset disabilities who did not qualify in the past may now be eligible, opening the door to a valuable new planning tool.

Of course, ABLE accounts are often only one part of a broader strategy. Families may also consider a Special Needs Trust, which can hold larger assets for the benefit of a person with a disability while helping preserve eligibility for programs like Medicaid or SSI. A trustee manages the assets and can use them to support quality of life through things like therapies, education, and other supportive services.

In many cases, these tools work best together. An ABLE account can provide flexibility

for day-to-day disability-related expenses, while a Special Needs Trust can provide long-term oversight and protection. When properly coordinated, they can help families support a loved one's needs while maintaining important public benefits.


The key takeaway is simple: planning early matters. Families who understand these tools and coordinate them carefully may have more options, better flexibility, and greater peace of mind over time. As rules evolve, reviewing an existing plan or creating one for the first time can be an important step toward long-term financial security.

Thoughtful planning can make a meaningful difference for families caring for a loved one with a disability. When tools such as ABLE accounts and Special Needs Trusts are coordinated properly, they can help protect benefits, support long-term goals, and create greater clarity about the future. If you would like help reviewing your family's current plan or understanding how these strategies may fit into your situation, we invite you to contact Lineweaver Wealth Advisors at 216-520-1711 or visit [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.



**Golf Outing to Benefit**






**Monday, June 1st, 2026**

**Golfers**  
7:00am Registration ~ Breakfast  
8:00 am 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://birdease.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](mailto:chad@bunkerhillgc.com) with questions



### 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](http://www.trinitycredit.org)**

**ALL PSE OFFICES WILL BE CLOSED**



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

**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!**


<b>Main Office *</b>	<b>Strongsville Office *</b>	<b>Strongsville Office-Pearl *</b>	<b>Medina Office *</b>	<b>Cleveland Office *</b>	<b>Broadview Hts. Office *</b>
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
- 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](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**





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