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 ★ August 2026

A BIG Thank You to all those who helped make PSE Credit Union's Rainbow Month a HUGE Success!

Your generosity truly changes the lives of children and families served by Rainbow Babies, and we could not have done it without you! We are incredibly grateful for your kindness, compassion, and commitment to our mission. Thank You for your support!

During the month of June, PSE Credit Union celebrated "Rainbow Month" to support UH Rainbow Babies and Children's Hospital. We started the month off with our first inaugural Golf Outing that raised $10,000. Two weeks later, we held our "Kids Helping Kids Fest" where children in the community came together to create life size inspirational cards for children undergoing treatment at Rainbow Babies and Children's Hospital.

During Rainbow Month, each of our six office locations collected craft supplies, toys, game, books and other wish list items for the Family and Child Life Services Department at Rainbow Babies and Children's Hospital. Then on July 1, PSE team members took the supplies and a $1,000 donation along with the 6 life-size cards to the hospital to present to the Family and Child Life Services Team.

We want to say **Thank You** to each and every person who contributed, volunteered, donated or helped with this amazing month-long celebration!

ALL PSE OFFICES WILL BE CLOSED

Monday, **September 7:** Labor Day
Monday, **October 12:** Columbus Day
Wednesday, **November 11**: Veteran's Day

LINEWEAVER financial group

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Is Your Business Cash Working As Hard As It Should?

Most business owners know they need cash on hand. Payroll, taxes, vendor bills, rent, insurance, inventory, and unexpected slowdowns all require money that is easy to access. But many companies also have more cash than they need for daily operations sitting in low-yield business accounts. That may feel safe, but over time, it can also create a missed opportunity.

The goal is not to take unnecessary risks with business reserves. The goal is to separate cash by purpose and timing, then decide which dollars need immediate access and which dollars may be able to work harder.

Some cash belongs in a checking or another highly liquid account. This is the money used for payroll, monthly bills, taxes due soon, and short-term surprises. Other cash may have a longer time horizon.

For that portion of the balance sheet, it may be worth exploring more intentional options. A first step may be higher-yield savings accounts or money market accounts. These can sometimes offer more income than traditional business checking while still keeping the money accessible.

For some businesses, the next step may be a conservative fixed-income strategy. Fixed income simply means lending money in exchange for interest. That can include Treasury bills, government bonds, municipal bonds, or other high-quality bonds.

A short-term fixed-income portfolio may be useful for excess reserves that are not needed for daily operations. It's not designed to replace the company's checking account, but it may help a business earn more income on cash that would otherwise sit idle.

Liquidity still matters. Business owners should know how quickly they may need access to funds and what tradeoffs come with different choices. If a bond is sold before it matures, its price can move, especially when interest rates change. That is why the structure of the portfolio matters.

Taxes are also an important part of the conversation. For many business owners, interest income may pass through to their personal tax return, depending on how the business is structured. Sole proprietorships, partnerships, and S corporations may be treated differently than C corporations. That can change the after-tax result.

Municipal bonds may be worth considering for some higher-income owners because the interest is often tax-exempt. But this is not one-size-fits-all. The right answer depends on the business structure, the owner's tax bracket, the state, liquidity needs, and the broader financial plan.

Strong cash reserves can provide stability. But too much money sitting in a low-yield account may create a drag over time. Business owners work hard to build reserves, and those reserves should be managed with the same care as the rest of the financial plan.

At Lineweaver Wealth Advisors, we help business owners coordinate cash management, tax planning, investment strategy, and long-term wealth planning so each part of the plan works together. If you have cash sitting in a low-yield account, now may be the right time to review whether it is working as efficiently as it could. To learn more, visit Lineweaver.net or call us at 216.520.1711 to schedule a conversation.

9035 Sweet Valley Dr. Valley View OH 44125 | lineweaver.net | 216-520-1711
Lineweaver Wealth Advisors, LLC is registered as an investment advisor.

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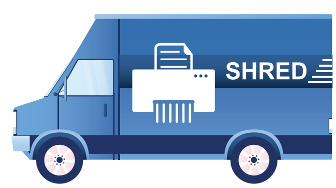
COMMUNITY SHRED DAY



Mark Your Calendars!

*The next **Community Shred Day** will be held on **Saturday, Sept. 12 from 10 am – 1 pm** at the Main Office in Parma.*

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
- 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

* **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).