

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 ★ September 2026



HUGE
-a-THON
AUTO LOANS
DRIVE MORE. PAY LESS.

Rates as Low as **4.49** % APR*

PSE Credit Union Incorporated®
psecreditunion.org

*Annual Percentage Rate. The 4.49% 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 10.51% 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. Promotional period is Sept. 1 - Oct. 31, 2026. 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.

\$25 Donation made to  **University Hospitals**  **Rainbow Babies & Children's** for every auto loan booked during the promotion



PSE Credit Union Incorporated®

SOMETHING
EXCITING
is coming soon!

Avon Commons

 OUR NEW OFFICE IN
AVON, OHIO

STAY TUNED FOR MORE DETAILS!



PSE Credit Union Incorporated® **MEMBERS ONLY**

Skip-A-Payment

Same Skip-A-Pay program, only better!

Now our members can choose which month they want to skip their loan payment* up to 2 times per calendar year. Each Skip-A-Pay is only \$35. Use the extra cash however you choose!

It's our way of saying Thank You for your loyalty and letting you know how much we appreciate your membership.

We've added another perk for our Members, giving you control of your money when you want it!

If you have a credit union loan that is at least 6 months old and want to skip your monthly loan payment, **Call 440-545-5135 or log on to www.psecreditunion.org for more details!**

*Real Estate Loans and Visa Credit Cards are not eligible. Cannot skip two consecutive months.



**ALL PSE OFFICES
WILL BE CLOSED**

Monday, October 12: Columbus Day
Wednesday, November 11: Veteran's Day
Thursday, November 26: Thanksgiving

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!



At PSE Credit Union, we're committed to helping our members build financial well-being through every stage of life. That's why we're excited to introduce Campio™, a new insurance program designed to help members protect what matters most.

Launching September 15, 2026, Campio will provide PSE members access to insurance solutions for the moments that shape our lives, including:

- Purchasing a first home
- Growing a family
- Protecting a vehicle
- Starting or expanding a small business

Through Campio, powered by Acisure®, members can explore a wide range of coverage options, including home, auto, life, and small business insurance. With access to more than 50 insurance carriers, members can receive personalized guidance and coverage recommendations tailored to their needs.

In the coming weeks, members will receive a welcome email from solutions@choosecampio.com with a secure link to learn more and explore available coverage options.

Campio's parent company, Excess Share Insurance (ESI), has a long history of serving the credit union industry and shares PSE's commitment to helping members achieve greater financial security. Together with Acisure, this new program extends the value of PSE membership by providing trusted insurance solutions designed to support members through life's changes, opportunities, and challenges.

Protecting your financial future isn't just about saving. It's also about having the right protection in place when life happens. **For more information, visit your local PSE branch.**

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 X

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

THE TRUE VALUE OF ACTIVE MANAGEMENT

When people think about active investment management, they often focus on whether a manager can beat the market. Performance matters, but active management can also provide something just as important: a disciplined process.

Investors do not always make decisions based on facts and long-term goals. Fear and greed can influence behavior, especially when markets become volatile. Some investors sell after prices have already fallen, then wait to reinvest until the market begins to recover.

This can create what is sometimes called a double loss. The investor locks in losses on the way down and then misses gains when the market rebounds.

Research from DALBAR has shown a long-term gap between market returns and the results earned by the average investor. Over the 20 years ending in 2022, the average equity investor earned approximately 6% per year, compared with roughly 9% for the broader market. Poor timing and emotional decisions contributed to that difference.

The goal of active management is not to predict every market movement. No investment manager can consistently know exactly when markets will rise or fall. Instead, active management uses a structured process to manage risk and keep a

portfolio aligned with the investor's goals.

Asset allocation is a major part of that process. It determines how a portfolio is divided among stocks, bonds, cash, and other investments. The right allocation depends on the investor. Someone saving for a goal that is decades away may be able to accept more short-term risk. A retiree who depends on the portfolio for income may need a more conservative strategy.

Market performance can cause a portfolio to move away from its intended allocation. If stocks rise significantly, for example, they may become a larger part of the portfolio than planned. That can leave an investor taking more risk than they realize.

Rebalancing can help. It involves reducing investments that have grown beyond their targets and adding to areas that are underweight. This helps control risk and keeps the portfolio connected to the investor's original plan.

Active management may also include tactical adjustments as economic conditions, interest rates, and market risks change. These should be measured decisions, and input from experienced professionals can help investors weigh the pros and cons and lend perspective.

Staying invested is also important. Some of the market's best days have historically occurred close to its worst days. Investors who move to

cash during periods of fear may miss part of the recovery.

Active and passive investments can both play a role in a financial plan. The right approach depends on an investor's goals, time horizon, risk tolerance, tax situation, and income needs.

At Lineweaver Wealth Advisors, our Investment Committee monitors risk, reviews asset allocation, rebalances portfolios, and evaluates changing market conditions. If you would like a second opinion on how your portfolio is positioned, 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.

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.



Brayden W.



Reagan R.



Kylie G.

2026 High School Scholarship Winners



**Congratulations to our
PSE Credit Union
Scholarship Winners:**

2026 Returning Scholarship Winners



Courtney M.

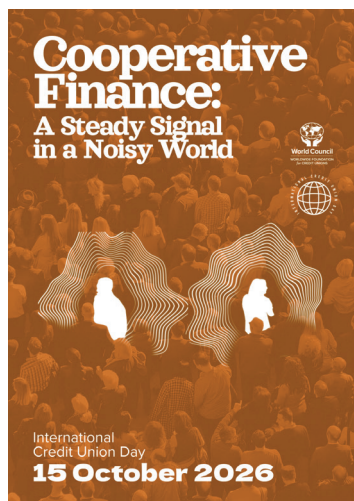


Mya M.



Cadence R.

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



Celebrate 'A Steady Signal in a Noisy World' on International Credit Union (ICU) Day® 2026!

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 400 million members across the globe. On **Thursday, October 15, 2026**, join credit union and financial cooperative members around the globe in celebrating 78 years of International Credit Union Day®.

Be sure to stop into any of our credit union branches to enjoy some special treats!

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)
- 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).



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.*