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 ★ November 2026

HONORING ALL WHO SERVED

VETERANS DAY

Veterans Month Celebration

PSE is celebrating our Veterans for the whole month of November with these *Special Offers!*

- All Veterans are eligible for a .50% Loan Discount *
- New Members who are Veterans get a $50 VISA Gift Card when they join PSE
- Veterans who open a Basic Checking Account receive a $50 VISA Gift Card
- Veterans who open a Deluxe Checking Account receive $100 deposited into their account **

*Loan Discount does not apply to Mortgage, Home Equity or VISA Credit Cards.

**In order to receive the $100 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 valid November 2 - 30, 2026 and is for new accounts only. Ask for details.



DONATIONS FOR VETERANS NEEDED

All PSE Credit Union locations will have a collection box for donations to C.A.V.A. (Cleveland American Veterans Association) throughout the month of November.

Most in need on their list are cleaning supplies and products, such as all purpose cleaners, mops, sponges, buckets, etc.

C.A.V.A. helps veterans transition from homelessness to a move-in ready home.

C.A.V.A. is not funded by governmental sources but totally relies on direct voluntary contributions.

Thank You For Your Support!

LINEWEAVER financial group

Experience You Want. Answers You Need℠ Since 1993

How Concentrated Is Your Portfolio?

Owning several funds doesn't necessarily mean your portfolio is well diversified. If those funds hold many of the same stocks, your investments may be concentrated in a handful of companies - and declines in those companies can have an outsized effect on your overall portfolio.

Diversification is about how investments behave together, not simply how many investments you own. For example, a large-company fund, a growth fund, and a technology fund may each hold substantial positions in the same major technology companies. Adding all three does not necessarily spread risk across three distinct areas of the market.

Concentration is also present within widely followed indexes. According to RBC Wealth Management, the ten largest stocks accounted for about 19% of the S&P 500 at the end of 2015. By the end of 2025, they represented nearly 41% of the index. Because the S&P 500 weights companies by market value, its largest members have an outsized effect on returns.

The Nasdaq-100 was even more concentrated at the end of 2025. Nasdaq reported that its ten largest securities made up 52% of the index's weight. These figures don't mean investors should avoid either index. They show why an index fund's name or number of holdings may not tell the full story of its exposure.

Overlap can add another layer of risk. If you own both an S&P 500 fund and a Nasdaq-100 fund, you may hold many of the same large companies through each. If those companies continue to perform well, that shared exposure can help returns. But, if market leadership changes, it can magnify losses across both positions.

The first step to understanding your diversification is to look through each fund to its underlying holdings. Identify the companies in each fund and add up your exposure across your accounts. This review can reveal a larger position in one company, industry, or investment theme than you had in mind when you purchased those positions.

From there, you may consider whether the mix fits your goals and tolerance for losses. Equal-weighted strategies, small- and mid-sized companies, and international markets may broaden exposure. Each comes with its own risks, and adding a new fund only helps if it meaningfully changes the portfolio's overall mix.

Changes should be considered in the context of taxes, account types, and the timing of future withdrawals. Selling appreciated holdings in a taxable account, for example, may create a tax bill. A thoughtful plan can address concentration over time while keeping the broader financial plan in view.

At Lineweaver Wealth Advisors, we review what clients own across their accounts and how those holdings work together. If you would like a second opinion on your portfolio's concentration and risk, visit Lineweaver.net or call 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.

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.

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.

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



RAINBOW RADIOTHON

Be sure to tune in to STAR 102.1 FM on **Friday, Dec. 11 from 6 am – 7 pm!** PSE will be making a donation to the Radiothon!!!

ALL PSE OFFICE HOLIDAY CLOSINGS

Wed, Nov. 11 - Veterans Day
Thurs, Nov 26 - Thanksgiving
Thurs, Dec 24 - All offices close at NOON
Fri, Dec 25 - All offices closed Christmas
Thurs, Dec 31 - All offices close at NOON
Fri, Jan 1, 2027 - All offices closed New Year's 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!

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) • 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).

ACCOUNTS INSURED UP TO $1,000,000

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.

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