

# Financial

**PSE**

Credit Union  
Incorporated

# Freedom

A PUBLICATION FOR THE MEMBERS OF PSE CREDIT UNION, INC. / MAIN OFFICE (440) 843-8300 / WWW.PSECREDITUNION.ORG

OCTOBER 2014

**Attention Debit Card Holders! Earn instant merchant rewards just for using your VISA Check Cards**



**Enjoy special offers from your favorite merchants instantly!**

Enjoy special offers from your favorite merchants instantly through our money-saving Prewards® program. You'll receive discount offers from merchants through email, the web, or text messages according to your preferences. There are no coupons to clip or codes to remember in order to redeem these offers; simply use your debit card to make the purchase and you'll realize the savings instantly!

Log on to [www.psecreditunion.org](http://www.psecreditunion.org) for complete details.



## INACTIVE ACCOUNT FEE

A fee of \$25 will be assessed during the fourth quarter of this year on all inactive share accounts. Share accounts that have not had a deposit or withdrawal in the past two years, and have a balance of \$50 or less, will be charged. Your account is considered ACTIVE if you have utilized your ATM/Debit Card, VISA®, checking account, special savings or club account in the past two years.

## IN MEMORY OF GEORGE BARRICK



GEORGE BARRICK

Retired Board Member, George Barrick, passed away on August 17, 2014 at the age of 86. George was a dedicated, loyal credit union advocate who served PSE Credit Union for 30 years. He held various positions on the Board of Directors and the Credit Committee. He will be greatly missed by all those who knew him and worked with him over the years!



**ATTN: Visa Classic and Gold Account Holders**

**Earn DOUBLE CU Rewards points when you use your card this holiday season from Nov. 24-Dec. 24, 2014!**



## WOULD YOU LIKE TO RUN FOR THE BOARD OF DIRECTORS?

Positions are available on the credit union Board of Directors. Any member interested in running for the Board is encouraged to do so. To qualify as a candidate, you must:

- be 21 years-old
- a PSECU member for at least 2 years
- a member in good standing
- submit a resume outlining qualifications
- submit a petition signed by at least 25 members

This is your opportunity as a member to get involved with the way your financial institution is run. The Board of Directors is responsible for setting the policies and procedures that are followed by the credit union. Please remember these are volunteer positions.

Application packets are available by calling the Main Office at: 440-545-5124. All completed information must be submitted by December 5, 2014. Results are announced at the Annual Meeting on March 7, 2015

**Celebrate International Credit Union Day at PSE on Thursday, Oct. 16 at the Main, Strongsville and Medina Offices.**

**Be sure to stop by for some cookies and punch!**

## OFFICE CLOSINGS

**ALL OFFICES WILL BE CLOSED:**

Thurs., Nov. 27 - Thanksgiving  
and Thurs., Dec. 25 - Christmas,  
and Thurs., Jan. 1, 2015 - New Year's Day

**ALL CREDIT UNION OFFICES**

**CLOSE AT NOON:**

Wed., Dec. 24 - Christmas Eve  
Wed., Dec. 31 - New Year's Eve

### *Rethinking retirement and being prepared for a different retirement than your grandparents had.*

This isn't your grandpa's retirement! And it's not for the faint of heart or for those that aren't planners. Do-it-yourself 401(k)s, IRAs and multiple-choice Medicare supplement plans have taken the place of the company pension plan, retiree health benefits and a gold watch. And the new retirement isn't just financial; it's also lifestyle planning, and being prepared for life after careers not spent in a rocking chair. Retirement-aged workers are staying employed longer or rejoining the workforce. For some, it's a financial necessity; for others, it's a chance to pursue interests or careers they put off in their younger years. And for many, it can be a combination of both. Whether you're 25 or 75, you should start planning for the new retirement. Unlike Grandpa's retirement the planning is up to you. It's like

one of those high school math brain-twisters: The amount you save times your compounded earnings, minus any investment losses and factoring for inflation, equals what standard of living (X) at some movable future date? Don't forget to include variables such as potential medical costs, long-term care, changing housing in retirement, and pursuing your lifelong dreams. Try solving for that "X."- Yikes! But one thing is true: Save nothing now, and that's exactly how much you'll have when you retire. The whole concept of retirement is changing. One thing is clear, it will be vastly different from previous generations and if you want a nice one you had better start planning now. To help people sort all of this out, Lineweaver Financial Group has invested a significant amount of money in new technology to help

our clients better understand and keep track of their investments.

For those that are not clients of Lineweaver Financial Group, we offer complimentary analysis of your retirement plan and assets, or come to our education program on Planning for the New Retirement on October 14 at 1:00pm or October 16 at 6:30pm. Call Lineweaver Financial Group at 216.520.1711 to reserve your seats.

Lineweaver Financial Group • 9035 Sweet Valley Drive Valley View, OH 44125 • 216.520.1711 Securities offered through Sigma Financial Corporation. Member FINRA/

SIPC. Lineweaver Financial Group is independently owned and operated. Not NCUA and FIDC insured. Not a condition of any Credit Union Service and no Credit Union/Affiliate Guarantee. Not a deposit product and may lose value.

## 12 Days of Christmas Loan

*Available for 12 days:*  
*Nov. 24th–Dec. 8th, 2014*

For 12 days, borrow \$1,200 for 12 months with rates as LOW as 8.00% APR\*

\*Annual Percentage Rate. The 8% rate quoted is based on a credit score of 730+ and is our best rate, rates may increase by as much as 12% depending on credit worthiness. 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.



**ANNOUNCING** PSE Credit Union's prepaid debit card. Load it with the amount you want. Spend only the amount you have.

**Control your spending while enjoying the convenience of a VISA debit card.**

Pre-funded to help you manage your money • Track spending and add more funds with online management tool  
Eliminates being overdrawn and overdraft fees • Use wherever debit cards are accepted  
Not linked to any account, so no risk if lost or stolen • Safer than carrying cash



**Apply today for the smart way to spend your time and money.**

**Did You Know?** Anyone who lives, works, worships or attends schools in CUYAHOGA and MEDINA COUNTY may join PSE Credit Union. Call 440-545-5139 to open an account today!



#### Main Office \*

5255 Regency Dr.,  
Parma, OH 44129  
Phone ..... 440-843-8300  
Fax ..... 440-843-7741  
Mon. - Thur. .... 9am-5pm  
Friday ..... 9am-6pm  
Saturday ..... 9am-2pm

#### \* Loan Processing Centers:

#### 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

#### Medina Office \*

3845 Pearl Road  
Medina, OH 44256  
Phone ..... 330-661-0160  
Fax ..... 330-721-7017  
Mon., Tues., Thur. .... 9am-5pm  
Friday ..... 9am-6pm  
Saturday ..... 9am-2pm

#### Tri-C Branch Offices: (Summer Hours May Vary.)

**Tri-C West** 11000 Pleasant Valley Road, Room G-109 • Parma, OH 44130  
Ph. 216-987-5250 • Mon. 9-11:30am/12pm-4:30pm  
Tues. 9:30am-12:30pm/1pm-5pm / Wed. closed  
Thur. 10:30am-1pm/1:30pm-5pm / Fri. 10am-11:30 am/12pm-4pm  
**Tri-C Metro** 2900 Community College Avenue, Room 88E • Cleveland, OH 44115  
Ph. 216-987-4250 • Mon. & Wed. 9:30am-4:30pm / Fri. 9:30am-5pm  
**Tri-C East** 4250 Richmond Road, Room 1222 • Highland Hills Village, OH 44122  
Ph. 216-987-2250 • Tues. & Thurs. 9:30-11:30 am, 12pm-4:30 pm

**ATTENTION Out-Of-State Members:** We now have a 1-800 # for you to use when calling the credit union. Dial 1-877-RING PSE (1-877-746-4773).



**American Share Insurance.** Your Deposits are insured to \$250,000 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.**

