



# SUMMER 2022 NEWSLETTER

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Thank you for being a member of POECU. As a member, you know our products and services are always evolving to meet your personal and financial needs. The best rates and the best benefits – all for you!

We’re here with you every step of the way because our foundation was built for you, all of you. With low-interest loans with manageable monthly payments. Checking and savings accounts with the best benefits. Mortgages that fit every budget. Any time we develop a new product or service, it’s with you in mind.

The last couple of years have been tough on many of us, and we’re grateful for your continued support of your credit union family. So go ahead and drive off in your dream car, create an outdoor entertainment space, or move into a new home. You’ll find there’s a lot we can accomplish together.

Contact us today for help in making your financial goals a reality. And, as always, thank you for being a part of the POECU family! – Happy summer!



### **New car, new you!**

Apply for an auto loan with POECU and ride in style! Choose between conventional financing and our Drive-4-Less lease-like program. Explore the differences and see what program works best for you.



### **SAVE THIS SUMMER WITH A POECU CREDIT CARD!**

- No balance transfer fee
- No annual fee
- No foreign transaction fees
- Low introductory rate

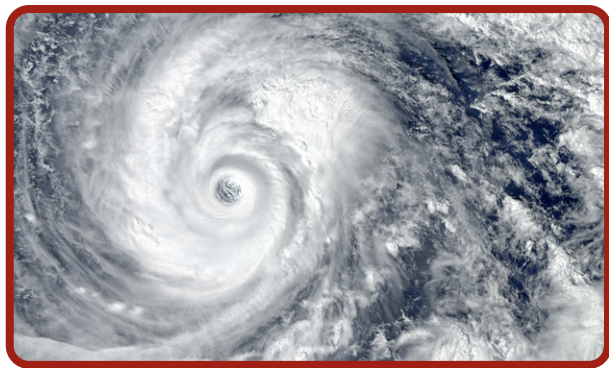
**And so much more!**

[poecu.org/visa](https://poecu.org/visa)



**Debt protection on POECU credit cards!**

With a credit card from POECU, we can help you stay protected from debt and give you the flexibility you need.



## HURRICANE PREPAREDNESS

Now that we are officially in hurricane season, we want to provide you with some resources that will help you in the event we experience a hurricane this summer. The link below is a list of resources that we compiled. Remember to check your June statements for our disaster preparedness brochure.

### Home Equity Loan and Line of Credit

- Our Home Equity Loan is a good source of money for major projects and one-time expenses. Use a Home Equity Loan to fund major renovations or to consolidate all of your debts into one.
- Our Home Equity Line of Credit gives you access to a sizable pool of cash – up to 85% of your home’s value, less the balance remaining on your mortgage. A HELOC is best used for home upgrades, repairs, and for consolidating debts; and gives you the flexibility of accessing just the amount of money you need, as you need it.

[poecu.org/mortgage](https://poecu.org/mortgage)

[poecu.org/hurricane-preparedness](https://poecu.org/hurricane-preparedness)

## SCHOLARSHIP RECIPIENT

Post Office Employees’ Credit Union (POECU) is pleased to announce the winner of the 2022 Guy C. Comes \$1,000 Memorial Scholarship—Jude Edwards. Jude is the son of Scott and Leslie Edwards. He is a 2022 graduate of Brother Martin High School (BMHS) in New Orleans.

Mr. Edwards was in the top 10% of his graduating class with a grade point average of 4.4038. He served as Captain of the Tennis Team, was a Student Ambassador, and member of the National Honor Society, National Society of High School Scholars, Excalibur National Honor Society in Science and Mu Alpha Theta. He also received the National African American Recognition Award for academic excellence.

Jude also donated his time to Second Harvest Food Bank, Brother Martin’s Tennis Camp, and to United States Tennis Association’s (USTA’s) Southern Chapter. Mr. Edwards’ future plans include attending college at the University of Houston and studying Civil Engineering. (Jude is pictured to the left with POECU CEO Michelle Duhe receiving his award.)

This scholarship was established in memory of Guy C. Comes, who served on POECU’s Board of Directors for 49 years—25 of those years as Board Chairman. This scholarship is open to POECU members graduating from high school and is based on academic achievement, extracurricular activities, and social responsibility.

### Holidays

**Labor Day**  
Monday,  
September 5



Get the latest news by signing up for text alerts. Scan the QR code to get started!



### COMMON SCAMS TO AVOID

**Government Impersonation:** The scammer will contact you over the phone and say that they are a member of a government agency or law enforcement, calling about a situation. They may tell you that a car you have registered was found at a crime scene, and you may be arrested if you don’t comply.

**Romance Scams:** Scammers will try to take advantage of people looking for love using online dating websites or social media. The scammer will create a fake persona, gain your trust, and then ask for money to fix a car or to make ends meet for the month.

**Grandparent Scams:** In an attempt to tug on heartstrings, the scammers may call over the phone pretending to be a family member or a law enforcement officer claiming that a grandchild is in trouble. The scammer will claim that they need money wired as soon as possible.



**Follow Us On Social Media!**

