



SUMMER 2023 NEWSLETTER

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AFFORDABLE SUMMER ACTIVITIES TO DO WITH YOUR FAMILY

Summer is here, and it's time for some quality family bonding! But with tight budgets, it's essential to find cheap activities that will keep your kids entertained without breaking the bank. Luckily, there are plenty of budget-friendly options that are both fun and engaging for kids of all ages. Here are some inexpensive activities to do with your kids this summer that won't burn a hole in your pocket.

1. Plan a picnic
2. Go on a nature scavenger hunt
3. Have a movie night
4. Explore your local library
5. Have a backyard campout
6. Visit a farmer's market
7. Create art outdoors

A MESSAGE FROM OUR CEO

As we begin the third quarter of the year, I want to take a moment to thank you for your continued trust and confidence in Post Office Employees Credit Union. It's our privilege to serve you - we remain committed to providing you with the highest level of service and support.

As always, we value your feedback and are continuously working to improve our products and services to better serve your needs. If you have any suggestions or questions, please do not hesitate to reach out.

Thank you again for your continued membership and support of our credit union. We look forward to serving you in the months and years ahead.



WE TREAT OUR LOYAL MEMBERS LIKE ROYALTY!

LIVE YOUR DREAMS

Receive up to **1.00%* higher Dividend Rate on your Certificate of Deposit** when you have an active Checking and Visa with POECU.

- Meet Active Visa account parameters and **raise your dividend rate by 0.50%**. Must be open/active for 90 days. Minimum of 2 transactions per month over the previous 3 months
- Meet Active checking account parameters and **raise your dividend rate by 0.50%**. Must be open/active for 90 days. Minimum of 4 transactions per month over the previous 3 months. **Maximum Loyalty Reward = 1.00%**

*For complete details, visit: poecu.org/certificateofdeposit



CREDIT SCORE POSITIVES & NEGATIVES

Although credit scores may be confusing, it is important to know the positives and negatives.

Positives:

- Pay bills on time
- Pay down credit cards to increase capacity
- Refinance revolving debt into installment debit

Negatives:

- Missing or late payments on loans or credit cards
- Too many inquiries
- Maxing out credit cards

Stay informed about your credit health, monitor your credit regularly, and be cautious of false promises from credit repair companies.



EMBRACING THE GOLDEN YEARS WITH PEACE OF MIND

Retirement is a time to savor life's joys, but it's essential to plan for the unexpected. To ensure a secure future for yourself and your loved ones, consider the importance of life insurance. Trustage®, a reputable provider, offers comprehensive coverage tailored to your needs. By visiting poecu.org/trustage, you can access valuable information and explore options that provide financial security, protecting your family's well-being. Embrace the golden years with confidence, knowing that you've taken proactive steps to safeguard your legacy. Plan wisely, live fully, and embrace the possibilities life has to offer.

Members can receive up to \$1,000 in FREE Accidental Death and Dismemberment Insurance.

Enroll now: poecu.org/trustage



BACK-TO-SCHOOL CHECKLIST: TIPS FOR COLLEGE STUDENTS

As the summer break comes to an end, it's time to gear up for the start of the new academic year. Whether you're a new college student or a returning one, the back-to-school season can be overwhelming, especially when trying to get organized and prepared for the upcoming semester. That's why having a checklist can be a helpful tool to ensure you have everything you need to start the school year off right. And as a member of POECU, you have access to additional resources to make the back-to-school transition even smoother.

Here's a back-to-school checklist for college students:

- **Plan your budget:** Create a list of all the expenses you anticipate, including tuition, textbooks, and housing costs. As a member of a credit union, you have access to financial planning resources that can help you create a budget and manage your finances throughout the school year. To start planning your budget, visit: poecu.org/budgeting
- **Purchase textbooks:** Textbooks can be expensive, so start looking for deals early. Consider buying used textbooks or renting them from a website or bookstore
- **Get organized:** Get organized with a planner or calendar to keep track of important dates, deadlines, and assignments
- **Apply for scholarships and grants:** Research and apply for scholarships and grants that are relevant to your major, interests, or demographic

HOLIDAYS

Independence Day

Tuesday,
July 4

Labor Day

Monday,
September 4

MOBILE APP

With our mobile app, you can: view your account, transfer money, and more!



ESSENTIAL CYBERSECURITY TIPS FOR SUMMER TRAVELERS

Here are a few essential summer travel tips to keep your digital world secure during your summer travels:

- Update all devices with the latest software updates and security patches installed
- Use strong and unique passwords for all your accounts
- Beware of public Wi-Fi, as these networks may not be secure
- Enable two-factor authentication to protect your accounts from unauthorized access



Federally Insured by

NCUA

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