

In This Issue:

- **Eleanor's Focus: HOPE Walk**
- **We're Here - Come and Visit our new Redford branch!**
- **Why is Financing From Your Financial Institution the Best Option?**
- **For when life happens...**
- **Christmas Club Accounts**
- **PSCU staff is working hard for our members**
- **Cast a Vote for your Favorite Charity**
- **ICU Day "Lunch Local"**
- **Holiday Hours**
- **Five Affordable, Winter-Ready Cars**
These wheels provide weatherproof stability without breaking the bank
- **Are Space Heaters Energy Efficient?**
Making cents of home heating dollars
- **Favorite Holiday TV Specials**
Family favorites to enhance your holiday spirit



Eleanor's Focus: HOPE Walk

Every year Public Service Credit Union serves on the Focus: HOPE WALK Steering Committee to help plan the event. This year's 39th annual WALK drew a crowd of more than 5000 supporters and raised over \$200K to support Focus: HOPE's mission. PSCU is one of their Hiker sponsors. Each year we contribute \$2500 to this very worthy cause. This year in honor of Focus: HOPE's 45th anniversary, the WALK route was changed to cover 4.5 miles through the city. To help in celebration and honor of a 45 year legacy, PSCU branches sold candy and were able to raise an additional \$1700 to donate to Focus: HOPE. Plastic Omnium signed on as a major sponsor this year and presented Focus: HOPE with a check for \$100K.

In memory of Focus: HOPE's co-founder, Eleanor Josaitis, the event was renamed to Eleanor's Walk for HOPE to honor her. Although both co-founders have passed on, Focus: HOPE continues going strong and working hard to continue their mission of overcoming racism, poverty and injustice. Public Service Credit Union look forward to continuing our partnership with Focus: HOPE in helping them to accomplish this mission.



We're Here - Come and Visit our new Redford branch!

PSCU is excited to announce the opening of our newest location in Redford. We are having a Grand Opening celebration on Friday, November 22, 2013 from 3pm to 7pm. Be sure to stop by and meet our staff, and then let us show you how we can help you with all your financial needs.

Our Redford branch lobby hours are Monday through Friday 9am to 6pm. With the drive thru windows open Monday, Tuesday, Wednesday & Thursday 8am to 6pm - Friday 8am to 7pm & Saturday 9am to 1pm.

We're looking forward to being a part of the fine community of Redford.

Why is Financing From Your Financial Institution the Best Option?

Motor vehicle financing might seem like a major hurdle in a car buyer's quest to purchase an automobile. However, a local financial institution that has provided dependable support over the years may be able to provide the same high-quality assistance with an auto loan.

Buying a car is rarely simple, and choosing a lender has become increasingly difficult for many car buyers. Because numerous financial institutions offer a vast array of loans at varying interest rates, cutting through the red tape and finding the best available loan can be incredibly challenging.

In many cases, however, the financial institution a person has used for his or her personal or business could provide valuable support with an auto loan. There are several reasons for this, including:

- **Local assistance** - Anytime an individual has a question, they can visit a local branch and receive live support. If this person has worked with specific representatives in the past, they can receive the same local assistance from these skilled professionals without delays or interference.

The Wall Street Journal points out that selecting a financial institution that provides assistance in-person, online and over the phone is ideal. As car buyers consider their options, local financial institutions that strive to

deliver outstanding customer support will deliver the assistance that they have come to know and expect with their auto loans.

- **Additional flexibility** - The ability to pick and choose an auto loan that fulfills certain requirements is key. By using a local financial institution, a car buyer receives additional flexibility and may be able to choose from options that might be unavailable elsewhere.
- **Simple loan management** - Obtaining a car should be fun and exciting, and a financial institution that a car buyer already knows can keep things simple. According to MSNBC.com contributor Laura T. Coffey, finding the right lender can help a car buyer stay within his or her budget. In today's economy, costs can add up quickly, but using a lender who provides simple, consistent loan management can help a car buyer avoid escalating expenses.

Of course, car buyers should still consider myriad options when looking at motor vehicle financing. While local financial institutions will provide outstanding support, these buyers should be unafraid to branch out when necessary as well.

With motor vehicle financing, it's crucial for a car buyer to find a lender that fulfills their needs. Do the necessary research, and car buyers should be able to receive comprehensive support with their automotive loans.



“FALL” in love with PSCU!

For when life happens...

If the Moon Roof in your house is getting bigger than the one in your car, maybe just maybe its time for some well needed home repairs. PSCU's Anyday Everyday Loans make it easy for you to apply ...and get the money you need to keep your home up-to -date. Call, contact or email us today and we'll show you how to keep your home stylish on the inside and the weather outside. Anyday...Everyday!

- A fixed rate, generally much lower than credit card rates
- No collateral or equity needed
- A simple application process





Christmas Club Accounts

On November 1st – your Christmas Club funds have been transferred into your share account and available for your holiday Shopping.

Now is the perfect time to open a Christmas Club Account for next year!

“FALL” in love with PSCU!



PSCU staff is working hard for our members

While most financial institutions had the federal holiday off, on Columbus Day – 10/14/13 – the entire PSCU staff was brought together for our annual training day. At this all staff training we dedicate a full day to developing our employees to become more professional, knowledgeable, and member-friendly. We hope you've noticed an improvement in the staff!





Cast a Vote for your Favorite Charity

As the holiday season approaches, PSCU would like to help support local charities and non-profit organizations that work to improve Metro Detroit communities. We are holding a contest that will provide the organization that receives the most votes with \$500.00 to use in their charitable efforts. Four organizations have been selected, so please help us to support their wonderful work by voting for your favorite in our poll and sharing this with your friends! The contest will run from November 5th to November 19th, and the winner will be announced on November 20th. Don't forget, in order for your vote to count you must like our FB page.



ICU Day "Lunch Local"

In 2012, when Public Service Credit Union heard about the "CU Lunch Local" we couldn't wait to get on board. This event was created nationwide with dozens of credit unions participating to show their support for local businesses by making a commitment to buy local on that day. Last year was a huge success with tens of thousands of dollars being pumped into the state's economy.

This year PSCU had planned something a little different. Our Romulus branch supported local businesses all week, by providing lunch for our staff from the many different ethnic restaurants around the area. Several of the departments from PSCU volunteered to help orchestrate the lunches and add some touches from the particular country chosen for the day.

The overall goal this year was to increase participation even further and continue to tell the story of the credit union difference through this very visual event.



Robin Mulroy, Connie Coutts, Jeff Villagomez & Lourdes Jorgenson teaching us Polish traditions.

Holiday Hours

MARK YOUR CALENDARS!

Public Service Credit Union’s branches will be closed on the following dates to observe

The holidays:

Monday, November 11th

All branches closed in observance of Veteran’s Day

Thursday, November 28th

All branches closed for Thanksgiving (Focus: HOPE branch closed Nov. 29th)



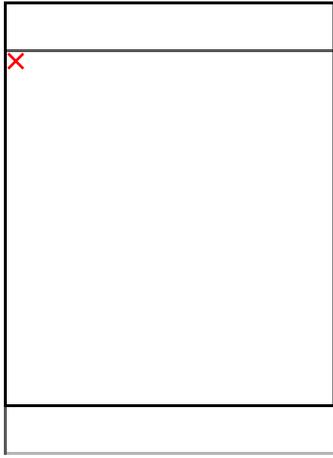
Wednesday, December 25th

All branches closed for the Christmas holiday

Branches will be open ½ day on Tuesday, December 24th and Tuesday, December 31st

(Focus: HOPE branch closed Dec. 23rd through Jan 1st)







Five Affordable, Winter-Ready Cars

These wheels provide weatherproof stability without breaking the bank

From midsize and large sedans to compact SUVs and minivans, the automotive world provides a slew of options for the budget-minded buyer concerned about winter weather. For starters, check out the Ford Fusion, Subaru Forester, Nissan Pathfinder, Dodge Charger and Toyota Sienna.

Ford Fusion

“A midsize sedan isn't the first car that comes to mind when thinking of the best ways to navigate slippery asphalt, but the 2013 Ford Fusion is available with an all-wheel-drive ace up its sleeve,” as KBB.com states[.]“Providing year-round traction along with a commanding, SUV-like view of the road ahead, the Ford Fusion AWD is easily one of the most adaptable sedans on the market.”

KBB also lauds the driving dynamics and affordability of the Fusion, and delivers solid fuel economy for long-term savings.



“Whether you want a midsize sedan that's value-oriented, engaging to drive, or boasts the highest fuel economy in its class, there is probably a version of the 2013 Fusion that fits your requirements,” KBB states.

Subaru Forester

Boston.com, a service of the *Boston Globe*, calls the Forester one of its “top cars for winter driving.”

“The Forester has symmetrical all-wheel-drive, up to 8.9 inches of ground clearance, and the Vehicle Dynamics Control system to keep it on its intended path,” the website notes.

In addition, the Forester delivers a number of safety features that aid winter driving.

“New, more efficient electrically-assisted power steering provides more positive feedback while the revamped chassis does an admirable job of keeping body roll in check under hard cornering,” explains KBB.

Nissan Pathfinder

Also on the more affordable end of the spectrum, the Nissan Pathfinder has what KBB calls a “strong engine” along with the “ability to confidently tackle slippery paths thanks to a lockable four-wheel-drive mode.”

Like the Ford Fusion, the Pathfinder starts at under \$30K and delivers good fuel economy. In fact, the Pathfinder is one of the more versatile automobiles on the road.

“If you want class-leading V6 fuel economy in a mainstream 7-passenger crossover, something a bit more nimble than a Chevy Traverse but roomier than a Toyota Highlander and with the power to tow a 5,000-pound trailer on occasion, the new-generation Nissan Pathfinder should be on your shopping

list,” KBB explains.

Dodge Charger

Thought of more for its cool throwback look and engine power, the Charger is actually a well-respected safety leader.

According to Dodge, the vehicle delivers 65 standard and available safety features, including stability and traction control, antilock disc brakes, front seat side airbags, a driver’s side knee airbag, side curtain airbags and active front head restraints, rearview camera, a blind-spot warning system, a rear cross-traffic warning system and a forward collision warning system that comes bundled with adaptive cruise control.

The Charger is also priced nicely for a large sedan.

“Overall, if you need a large sedan in this price range, you’ll be hard-pressed to find one that’s as rewarding to drive as the 2014 Dodge Charger...” explains Edmunds.com.

Toyota Sienna

The only minivan to make Boston.com’s list of “top cars for winter driving,” the Sienna boasts all-wheel drive and available Blind Spot Monitor and front and rear parking assist will come in handy as parking spots get tighter and tighter when the snow piles up.

Antilock disc brakes, stability and traction control, front seat side airbags, full-length side curtain airbags, a driver’s side knee airbag and active front head restraints are also standard on all 2013 Toyota Sienna models, according to Edmunds.com, and a package that includes active cruise control, a pre-collision warning system and hill-start assist is optional on the Limited.

All of this makes for not only a safe ride, but also one that’s ready for the hazards of winter.

“Regardless of which version you lean toward, the 2013 Toyota Sienna has the basics nailed down, providing a smooth, quiet ride, spirited acceleration and comfortable seating. It also can carry up to eight and offers available all-wheel drive, the latter exclusive to the Sienna and a boon for those who frequently slog through rain and snow,” explains Edmunds.com.

As technology advances every year, safety features continue to be added across the vehicle spectrum, including, notably, in some of the most affordable cars, SUVs and minivans on the road—and that’s good news as winter approaches. For more information on securing an auto loan with a low rate and flexible financing, stop by to see us today.

Are Space Heaters Energy Efficient?

Making cents of home heating dollars

As the weather cools down in many areas of the country, household heat becomes necessary for most families. Many consumers attempt to reduce the annual cost of running their home heating system by supplementing with space heaters. In other areas of the country where the ambient temperature never dips much below 55 degrees, space heaters are the main source of heat on chilly days.

The most common space heaters are electric, so for the purposes of this article, we'll concentrate on those.

Do space heaters save money?

The biggest factor in determining whether a space heater saves money is how many watts it draws. A 1500-watt space heater – as the name implies – draws 1500 watts. An electric space heater is 100 percent efficient, meaning that all of the watts it draws are expended in heat energy.

But while you might save in gas, home heating oil or even pellets, you'll spend money in electricity while using an electric space heater. The formula for understanding the cost of operating a space heater is this:



$$\text{Watts} \times \text{Hours of Use} / 1000 \times \text{Cost per Kilowatt Hour} = \text{Cost of Operation}$$

For example, if you run a 1,500-watt space heater every day for 24 hours, at a rate of 7.57 cents per kilowatt hour, your total cost to run the heater for a day would be \$2.73. For a month, you'd add \$81.76 to your energy cost.

What's a Space Heater Good For?

Space heaters do an excellent job heating a very small area for a short period of time. If your intention is to provide a little bit of added comfort while you're watching television for a few hours in your finished basement, while the central heating system is set at a cool 62 degrees, an electric space heater is a completely efficient source of heat.

But if you're planning on running three or four space heaters while your thermostat is set at 72, you'd probably be much better off spending the money you'll pay for a space heater, plus the cost of running it for a year, adding insulation and fixing drafts.

Safer Heating Options

The other thing to consider is that a space heater is dangerous. In fact, space heaters are the second leading cause of fire injury or death. In 2009, fire departments across the nation responded to more than 55,000 residential fires involving some sort of supplemental heating equipment, resulting in nearly 500 deaths and more than \$1 billion in property damage.

Fireplaces and chimney fires still cause more home-related heating fires, but space heaters account for more than 80 percent of heating-related deaths, because so many of them are operated when occupants are asleep.

The two most common situations in which space heaters cause fires were failure to clean the heating equipment properly, and placing it too close to a combustible material.

Central heating systems and plain old blankets and sweaters are a much safer alternative to space heaters. If you really must add a space heater, always keep it at least three feet from curtains, bedding, or any other combustible material, and always select a heater that will automatically shut off if it's tipped over or overheated. And never use a space heater when you're asleep.

The use of a space heater in your home can provide significant energy and cost savings if used in the right way. The area where you live, and the severity of the winter weather, and your adherence to basic safety rules will help determine whether a space heater is the safest, most cost-efficient option for you and your family.

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Favorite Holiday TV Specials

Family favorites to enhance your holiday spirit

During the holidays, many families enjoy spending time together watching favorite holiday television shows. Whether it's a religious special, a stop-motion animation childhood favorite or a classic film that airs every winter, our time spent viewing holiday favorites is often an integral part of the season. Here are several specials that are just right for this time of the year.

Rudolph the Red-Nosed Reindeer (1964)

An undisputed classic of the holidays, the beloved Rankin-Bass stop-motion animated special is perhaps the most widely remembered and adored Christmas special of all time. For many, the holidays just aren't complete without this heartwarming story of how the world's favorite reindeer saved Christmas. Check your local and cable listings for this classic, which may air several times on various channels during the holidays.



Macy's Thanksgiving Day Parade

Held every Thanksgiving, the Macy's Thanksgiving Day Parade ushers in the holidays for many families. This yearly television special — which highlights marching bands, Broadway performers, elaborate floats and huge balloons that pass over the streets of New York City — is an essential component of celebrating Thanksgiving and often puts the nation in the mood for Christmas, Hanukkah and Kwanzaa. The parade will air Thanksgiving morning on your local NBC station, beginning at 9 a.m. Eastern time.

Frosty the Snowman (1969)

Another Rankin-Bass production, the animated *Frosty the Snowman* has delighted kids of all ages since it premiered as a television special in 1969. Check your local and cable listing for this beloved cartoon, which tells the story of Frosty and his magical hat. The theme song will have your kids humming Christmas carols for days.

A Charlie Brown Christmas (1965)

For many who celebrate Christmas, the holiday would not be complete without at least one viewing of the television classic, *A Charlie Brown Christmas*. In this nostalgic animated show based on the *Charlie Brown* comic strip characters created by Charles Schultz, Charlie Brown is disillusioned by the commercialism of the holidays and strives to put meaning back into them. Children of all ages love — and never forget — the sad little Christmas tree that only partly conveys the true spirit of the season.

This is only a tiny sampling of the titles available for your family to enjoy during the holidays. Be sure to check your television listings for other specials like *A Charlie Brown Thanksgiving* (1973), *Santa Claus is Comin' to Town* (1970) or *How the Grinch Stole Christmas* (1966).

