

In This Issue:

- **Save to Win \$10,000 Grand Prize Winner from PSCU**
- **Your Financial Future**
- **I need a vacation get-a-way, like real bad.**
- **You Could Be A Winner!**
- **You've Asked & We Listened**
- **Get Financially Fit in 2014**
- **Is an RV Right for You?**
Reasons why purchasing an RV may benefit you
- **Home Remedies for Nasal Congestion**
Smart tips to help clear up that stuffy nose

Save to Win \$10,000 Grand Prize Winner from PSCU



Public Service Credit Union hosted a ceremony on Wednesday, February 12th to celebrate a PSCU **Save to Win** \$10,000 Grand Prize Winner. Larry Miller participated in the **Save to Win** program at the credit union and by opening his CD and saving money, he was automatically entered in the contest. **Save to Win** is a program available in credit unions throughout Michigan with only 6 - Grand Prizes of \$10,000 awarded across the state. **Save to Win** works by allowing the member to open a 12-month certificate of deposit for only \$25. That is the initial entry to the contest and each additional \$25 is another entry.

Larry Miller has had an account with PSCU since 1966 and has been a loyal member since. He first opened his **Save to Win** account about 4 years ago and has won several of the monthly prizes (along with his wife who is also a **Save to Win** member). When coming to the ceremony, Mr. Miller was under the impression that he was one of 4 finalists to win the grand prize and was surrounded by employees of PSCU acting as the other finalists before they revealed the final surprise in front of PSCU board members, employees, members and loved ones. Dean Trudeau, President/CEO of PSCU was quoted as saying, "PSCU is very proud to be part of a program that helps develop good habits when saving for the future. We are also extremely excited that one of the Grand Prize winners is from our credit union. Congratulations to Larry Miller and his family."

Your Financial Future

YOUR FINANCIAL FUTURE
Your Guide to Life Planning
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In This Issue

Strategies for Smart Retirement Planning

Here are some factors you can influence that can help keep your portfolio on track.

Five Common Retirement Planning Mistakes

Few American workers say they are "very confident" they will have enough money to live comfortably throughout retirement. To help reduce such uncertainty from your life, consider these five common investment pitfalls -- and how to avoid them.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

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Not Insured by any Federal Government Agency		Not a Bank Deposit

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I need a vacation get-a-way, like real bad.

Do you need to get out of town...OR GET AWAY... LIKE RIGHT AWAY. Maybe Europe, maybe Mexico, maybe the Caribbean who knows. With Anyday Everyday Loans, you get to choose - and you get to enjoy - without the hassles of high interest rates and complicated loan application forms. PSCU makes it easy and stress-less. Contact us today and we will get you on your way . . . Anyday Everyday.

- **» A fixed rate, generally much lower than credit card rates**

- **» No collateral or equity needed**

- **» A simple application process**

For when life happens... there's PSCU!



You Could Be A Winner!



PSCU wanted to get into the spirit of Mardi Gras in all our branches. We came up with a festive Mardi Gras theme "Guess the Candy in the Jar" contest. Each branch was given a sealed jar of candy and members submitted their guess on the quantity of candy in the jar. All the branches had fun with the contest and some made a lobby day out of it. We had lots of entries at each location, but we could only have 1 winner from each branch. Below are the names of the winners of a \$25.00 Gift Card and each branch they came from:

- Romulus -- Barbara Pooley
- Millender -- Eugene Wilson
- Cadillac -- Sandra Brown
- Redford -- Paul Motley
- Focus: HOPE -- Milo Sanders Sr.
- Sumpter -- Bonnie Rish

Thanks to everyone that entered and be sure to stop by one of our branches to see what's planned for our next contest. You could be the winner!



You've Asked & We Listened



With the ever changing world of technology, many of our members have been asking for an updated website that is easier to navigate. Because we are always listening... PSCU is proud to announce the launch of our new website, coming later this month. We are excited to show members our new cleaner look that is very user friendly. It will be here before you know it - we can't wait to share it with you.

**Public Service Credit Union • 734-641-8400 •
<http://www.pscunow.com>**



Get Financially Fit in 2014



Come to our Focus: HOPE branch on Thursday, March 27th from 11 am to 7 pm. PSCU will be conducting a seminar throughout the day giving tips for spending, saving & preserving your cash flow. We will teach you how to use credit wisely and build a strong credit history, in addition to showing you how to make the most out of Direct Deposit. You are welcome to stop by anytime throughout the day to talk to one of our representatives. We are located @ 1400 Oakman Blvd. in Detroit in the Learning Center. Let PSCU help you to become "Financially Fit in 2014."

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Is an RV Right for You?

Reasons why purchasing an RV may benefit you

When you think of investing in real estate, you probably automatically think of buying a home or a condo. But have you considered a recreational vehicle? Recreational vehicles, also known as RVs, have been around quite some time now, but recently, more and more people are purchasing them.

Currently, around nine million Americans own an RV, a 64 percent gain since 1980. And experts say sales in 2013 were extremely high and are expected to increase even more in 2014.

“RV shipments are growing,” said Richard Coon, president of the Recreational Vehicle Industry Association. “Consumer confidence is growing, credit is available and RVs are visible, popular and even cool. This is a good time to be in the RV business.”

RVs, which are essentially homes on wheels, are a unique alternative to traveling via a car, plane, bus or other mode of transportation. While camping in the wilderness is in its own category of a fun vacation, there's something to be said for driving on the open road where you can stop and go at anytime and use your own bathrooms, bed and kitchen.

Motor vehicles are a great option for a range of people — from the young buyer looking for a convenient and affordable vacation home to recent retirees looking to explore. If you're not sure if an RV is right for you, ask yourself if you like any of these topics:

Travel - One of the most important and obvious things to consider before purchasing an RV is knowing how much you will use it. If you're a steady vacationer who's sick of paying for hotel rooms, eating out every night and other vacation-related costs, you may want to seriously consider an RV. Studies show they can save you up to 59 percent of typical vacation expenses.

Freedom - Having an RV means you can travel anywhere you'd like within driving abilities. You can take off whenever you please (especially if you're retired) and stop at any destination along the way.

Convenience - You can keep your RV stocked with clothes, food and other traveling necessities, and not have to worry about heavy luggage — or unpacking that heavy luggage. Motor homes also come equipped with bathrooms, meaning you won't have to keep stopping at rest stops along the way. Having a kitchen means you can prepare wholesome meals on the road, and a bed means no more uncomfortable hotel beds and cots. You also have the option of putting a TV and/or DVD player in your RV so you can enjoy modern conveniences on the road as well.

Traveling with your pet - Some may argue one of the worst things about vacationing is having to



leave your furry friend behind, or pay for a kennel to board them on a plane. With an RV, you have the luxury to take your dog, cat or any other pet with you on the road, without the lingering stress of how they're doing.

Regardless of what you choose, your financial institution can help with the financing, so stop by and let us get you on your way.

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Home Remedies for Nasal Congestion

Smart tips to help clear up that stuffy nose

You've been up all night with a stuffy nose and you're looking for relief. The good news is that there are a number of home remedies that can help you breathe easier.

But first, it's important to understand what's causing your condition. That stuffy nose can be caused by a number of different problems, according to the American Academy of Otolaryngology-Head and Neck Surgery (AAOHNS), including:

- An infection, like a cold or sinus infection
- A structural problem, such as enlarged adenoids
- Allergies
- A nerve problem that causes swelling inside your nose, called vasomotor rhinitis

If you have any question about what is causing your condition, it's best to see a doctor who can help you get to the root of the problem and find a solution.

If you're sure your congestion is being caused by a minor issue, like a cold, you may want to try the following home remedies from MedlinePlus (www.nlm.nih.gov/medlineplus/).

Use a saline nasal spray

This gentle mist of saline can help thin the mucus inside your nose to drain and ease congestion.

Try a vaporizer or humidifier

Warm, steamy air has the same effect as saline mist, thinning your nasal mucous and helping clear your nasal passages.

Use breathing strips

These strips can be found at your local drugstore. Stick them on the outside of your nose to help pull nasal passages open and ease your breathing.

Nourish yourself with hot beverages or soup

Hot tea or your favorite soup not only warms you up, they can also keep you hydrated and help ease congestion.

Prop your head up at night

Sleeping with your head slightly elevated can keep congestion from getting worse during the night.

Use a neti pot

A neti pot is a specially designed teapot filled with a saline solution. It's used to flush out your nasal passages, according to the Centers for Disease Control and Prevention (CDC). These pots can help ease congestion, but it's important to use boiled, specially filtered or disinfected water, according to the CDC.

Consider medication

While over-the-counter medicines won't cure your cold or allergies, they can help make it easier for you to breathe by clearing out congestion, according to the AAOHNS. There are two main types of medicines used for nasal congestion:



- Antihistamines, which can help reduce congestion caused by allergies
- Decongestants, which can reduce swelling inside your nasal passages

It's also important to be aware of potential side effects of these medications. Antihistamines can make you feel tired or drowsy, so don't take one before you drive or operate heavy machinery. Additionally, you shouldn't use a decongestant if you have heart problems, high blood pressure, glaucoma, or are taking other medicines that contain a decongestant, such as diet pills.

When taking an over-the-counter medicine, always let your doctor know if your condition doesn't improve after seven to 10 days, you start to feel worse or you develop a fever. Also, don't use a decongestant nasal spray or drops for more than three days, or they may worsen your condition, according to MedlinePlus.

In addition to over-the-counter options, your doctor may also prescribe other medications to help your condition, such as medicated nasal sprays, according to AAOHNS.

The good news is that most nasal congestion will clear up on its own over time, but these home remedies can help ease your symptoms until it does.

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