

## In This Issue:

- **PSCU launches Community Challenge**
- **Your Financial Future**
- **My home needs updating, I can't put it off any more!**
- **Enterprise Car Sale in Redford**
- **Meet our Charities**
- **Shred-It Day**
- **PSCU has Scholarships**
- **Save for Tomorrow. Win Today.**
- **Foreign Currency Program**
- **The Best Times to Buy an SUV**  
Find out when SUVs come down in price
- **Does Your Financial Institution Work For You?**  
The benefits small businesses gain from community financial institutions
- **How to Recycle Everything**  
A quick guide to ditching your stuff

## PSCU launches Community Challenge

Public Service Credit Union introduces our 1st Annual Community Challenge. When our community saves \$500,000 in loan interest, we will donate a total of \$4,250 to four local charities!

You decide who receives the largest donation.

Ready to save and give?

1. Save money by refinancing a loan that you have with another financial institution
2. When our goal of \$500,000 is met, we will donate \$4,250 to 4 local charities:
  - Michigan Paralyzed Veterans of America
  - Champions Against Bullying
  - Romulus Animal Shelter
  - Haven

Save money and help our community!

Step up to the Challenge and start saving today!

Go to [www.PSCUSaves.com](http://www.PSCUSaves.com) for more information.



## Your Financial Future

YOUR FINANCIAL FUTURE  
Your Guide to Life Planning  
April 2014

Our roads to success may have twists and turns and ups and downs; together we can navigate a course and enjoy the scenery along the way.

**Tom Landis**  
LPL Financial  
Senior Financial  
Consultant  
115 N. Center St.  
Suite 202  
Northville, MI 48617  
248-662-2000  
Fax: 248-735-2774  
tom.landis@lpl.com

### In This Issue

Using 529 Plans to Save for College

Looking to save for your child's education? You have a number of tax-advantaged federal and state college savings vehicles at your disposal, including the 529 plan.

Four Tips to Help Reduce Your Debt

The recession -- and subsequent slow recovery -- has caused millions of Americans to focus even more closely on living within their means. Here are some key considerations to keep in mind.

If you no longer wish to receive this email communication, remove your name from this specific mailing list, or opt-out of all mailing lists.

We are committed to protecting your privacy. For more information on our privacy policy, please contact:

Tom Landis  
115 N. Center St.  
Suite 202  
Northville, MI 48617

248-662-2000  
tom.landis@lpl.com

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.

Tom Landis is a Registered Representative with and Securities are offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

LPL Financial is not a registered Broker/Dealer and is not affiliated with LPL Financial

<b>Not FDIC/NCUA Insured</b>	<b>Not Bank/Credit Union Guaranteed</b>	<b>May Lose Value</b>
<b>Not Insured by any Federal Government Agency</b>		<b>Not a Bank Deposit</b>

This newsletter was created using Newsletter OnDemand, powered by Wealth Management Systems Inc.

### My home needs updating, I can't put it off any more!

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 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



## Enterprise Car Sale in Redford



Be sure to come to our exclusive 2-DAY Car Sale for Public Service Credit Union members only at our Redford location. We're filling our Redford lot with many makes & models of cars geared to your budget. You can save time with a pre-approved application that you can get from any of our branch offices or go to our website. The sale begins Friday, April 25<sup>th</sup> 12pm to 6pm and Saturday, April 26<sup>th</sup> 9am to 1pm. Located at: 26838 Plymouth Rd. Redford, MI 48239.

Enterprise will appraise your vehicle using Kelley Blue Book Trade-In Value and add \$500. or, they will make your first payment up to \$500. (Upon used vehicle purchase from Enterprise Car Sales)

Remember, PSCU offers car loans at GREAT rates, so come in to one of our branches or go to PSCUnow.com and find out how Enterprise can make the difference in your car buying experience.



## Meet our Charities

Come to our Romulus location on Friday, May 2nd 11am to 3pm to "Meet our Charities" for the Community Challenge. We have 4 amazing charities that we are supporting and helping to raise awareness for their causes:

- Mrs. Michigan 2013 Jennifer McMahan, the Michigan director for **Champions against bullying**
- Adopt-A-Pet from the **Romulus Animal Shelter**
- Representative will be on site from **Michigan Paralyzed Veterans of America**
- **Haven** - a shelter that helps to protect battered women

Additionally we will have a "Shred-It" truck available from 12pm to 3pm to help protect against Identity Theft. Please be sure to drop off all of your paper material and have it shredded right on site. This is a great FREE service we offer to PSCU members.

This will be a fun day with games, refreshments and giveaways!!! Be sure to stop by and be part of the excitement!!!



## Shred-It Day

To help eliminate Identity Theft, Public Service Credit Union is offering a FREE Shred-It day for our members to bring in your paper documents to be shredded on site at our Romulus branch on Friday, May 2nd located at 7665 Merriman Rd. in Romulus from 12pm to 3pm.

---

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





## PSCU has Scholarships

If you're looking to further your education by attending a college or trade school, Public Service Credit Union wants to help! We have a scholarship program that offers up to 10 members a \$1,000 scholarship. Go to our website or any branch for an application. All details are available on our website also. Time is running to apply, all completed applications must be submitted by the end of our business day on April 30, 2014 to be considered.





## Save for Tomorrow. Win Today.

If you haven't signed up for the **SaveUp** program, you could be missing out on cash and prizes. Public Service Credit Union is proud to announce that we have 2 more winners. Ledonn D. won \$100. and said, "It's exciting, Thank You! It was a great experience to just play every day and win by just punching into my phone". Wannetta P. couldn't contain her excitement, she said, "Glory to God!!! I finally won!!! \*singing and shouting\*. Hallelujah!!! SaveUp is a GREAT program - Highly recommended".

It's never too late to start saving. Thousands of Americans are using **SaveUp** to pay down debt and plan for the future.

Click here to learn about the program, and see how easy it is to... **Save for tomorrow - Win today.**



## Foreign Currency Program

We are pleased to announce that our members are able to purchase foreign currency direct from PSCU. This service is offered to our members to help with the convenience of traveling abroad and getting your foreign currency prior to departure. Be sure to ask one of our representatives for details.



## The Best Times to Buy an SUV

### Find out when SUVs come down in price

Have you ever wanted to own a sport utility vehicle (SUV)? Marking certain days or months on your calendar may help you find the best deal. It turns out that if you purchase an SUV during specific times of the year, you may pay less than if you bought it during other months.

Here are some of the best times to save on your SUV purchase:

**Winter.** December and January offer some of the highest discounts when purchasing an SUV (an average of 6.6 percent), according to TrueCar, an automotive pricing and information website. Since SUVs are normally considered a summertime vehicle for those who want to hit the trails and head outdoors, the winter season sometimes brings better discounts as there aren't many people willing to make that purchase in the winter. In addition, it's early winter when dealers are trying to get rid of the previous year's models, so they're more willing to lower the purchase price as fall turns to winter.



**Late summer.** Because August is the time when new models come in, this is also considered a time when dealers are willing to initiate a bargain. The caveat: Buying during summer's end means you should be okay with owning an SUV that isn't necessarily the newest model.

**End of the year.** If you can afford to wait until the end of the calendar year, you're bound to get the best possible price on your vehicle. Most dealers need to meet annual quotas, and if they haven't done so, they'll be more willing to strike up a bargain with you. Another reason to buy at the end of the year is because annual sales bonuses are common around this time, and car dealers are more willing to reduce prices to sell more.

**Tuesday or Wednesday.** While this seems fairly specific, an expert from [www.autocheatsheet.com](http://www.autocheatsheet.com), written by a dealership professional recommends Tuesday or Wednesday on any given week. "Tuesday and Wednesday are normally the slowest times of the week for a car dealership. Most people work during the week and do not normally shop for cars. This makes business slow and traffic on the dealer's lot scarce. I did whatever it took to sell a car when a customer showed up in the middle of the week. This is why I recommend Tuesday and Wednesday as the best times of the week to buy a car."

Whatever you're looking for, make sure you do your research and are comfortable with how much you want to spend. Your local credit union usually has excellent rates and can help with the financing so contact us today with any questions.



## Does Your Financial Institution Work For You?

### The benefits small businesses gain from community financial institutions

From employees to associates to members of the local community, many people depend upon small business owners to provide services and job opportunities. This is a large responsibility that requires a lot of work, and small business owners need to be able to rely on their employees and the other businesses that they work with in order to make the burden easier, including their financial institution. Working with the right financial institution is one of the most important relationship choices that a business owner can make.

“Whether you’re just starting out or ready to take the next step in your business, the relationship you establish with your [financial institution] can set the tone for financial success,” states Michelle Krueger, from the newspaper *Times of Northwest Indiana*.

Many small business owners have found that community-based small financial institutions are the best match for providing exactly the services they need to stay in business and alleviate stress. If you take the time to find a financial institution that truly works for your business, you will thank yourself many times over in the years to come.



Small business owners should be careful to not fall into the common trap of simply choosing a financial institution with big brand name recognition. In many instances, the chain of command at these large banks goes up so high that it is not possible to truly form a close or lasting relationship with the people who actually make the decisions that affect your business.

This is why it's important to choose a financial institution that is truly prepared to serve the community and your small business for the long haul.

“While the basic menu of available products is fairly comparable from one institution to another, there's no mistaking the fact that the right relationship manager can be a tremendous asset to any business,” states Krueger. “Any reputable relationship manager needs to understand the community you do business in and be familiar with the market and your competitors.”

This is why a small, community-based regional financial institution is often the best option for small businesses. When the financial institution's decision makers are truly a part of the community, they're able to understand the worth of your business in a way that goes beyond simple numbers and credit scores.

Community financial institutions thrive when local businesses do well. Therefore, they may be more interested in lending to local businesses that contribute to the local economy than a national bank would. Many times, the people making loan decisions even live within the community and are able to truly appreciate the positive impact that your business has and the important niche it fills.

"While large financial institutions prefer to provide service for large accounts near and far, community-based institutions are focused on working with the businesses in their area alone," states Krueger.

All of these reasons mean that in many cases, it can be easier for a small business to obtain a loan from a community financial institution than from a national chain. Therefore, businesses looking to grow could benefit from talking to local institutions, even if they have been turned down before.

"Community [financial institutions] often are scrappier than larger banks, taking on loans that require more complex methods to secure, partnering with other entities, or even overlooking elements of a spotty loan application if some of the key concepts are strong," states Gwen Moran from Entrepreneur.com.

If you have any questions about financing your small business, please don't hesitate to give us a call.

---

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



## How to Recycle Everything

### A quick guide to ditching your stuff

Each year, thousands of items are thrown into trash piles and landfills, creating environmental headaches for future generations. Consider recycling or passing on your unwanted items to others who may have a need for them. Future generations will appreciate a cleaner environment, and others will appreciate receiving items they may need.

#### Electronics

Because technology changes quickly, you may find your family has electronic equipment (mobile phones, computers and computer parts) collecting dust and taking up space. Before throwing away your old device and buying new, consider upgrading your current one. Often your computer hard drive or software can be upgraded to current technology without having to buy a whole new device. If it's not possible to upgrade, the Environmental Protection Agency (EPA) provides a list of companies who offer buy-back programs or electronics recycling programs where you can dispose of your items safely.



#### Furniture

Recycle your old furniture by giving it to someone who has a need for it. Donate your clean, good quality furniture items to non-profit organizations, such as Goodwill or the Salvation Army. Sell or donate your items to others on Craigslist, eBay, or local Facebook groups. Pass down items to family members or friends.

#### Clothing

Before pitching your old clothing, consider giving it a second home. Sell your unwanted clothing at a garage sale, or take your items to a local consignment shop. If you don't want to sell your clothing, consider donating it to a local thrift shop, clothing bank or family in need. If items are stained or torn, cut them up and use them for cleaning rags.

#### Plastic bags

While plastic shopping bags are convenient, there are now many homes overflowing with excess bags. To prevent bags from coming into your home, consider using reusable shopping bags when you shop. When you do have extra bags, drop them off at retail locations that collect plastic bags for recycling. Can't find a location near you? Check the BagtheBan.com web site, which shows the latest on plastic bag legislation and recycling drop off points.

#### Aluminum cans

If you have a recycling program in your neighborhood, aluminum cans are usually accepted. However, you can go one step further and collect your aluminum pop tabs and donate them to help the Ronald



McDonald House Charities, a nonprofit organization which houses families while their children are in the hospital. Visit [rmhc.org](http://rmhc.org) to learn more about the program.

**Construction and building supplies**

Have a garage full of usable, but unneeded, building supplies? Consider donating items to your local Habitat ReStore with your nearby Habitat for Humanity affiliate. The items are sold at a discounted price to help lower-income families, and the profits raised through the store help build homes.

Before throwing unwanted items in the trash, be creative. Recycle your old items to save them from the landfill, or sell them for extra cash. Help another family or local nonprofit organization. Each small effort makes a larger impact on the environment for future generations.

---

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

