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Your Financial Future

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I hope this educational resource proves helpful. I believe an educated investor is a better investor. Please call me if you have questions.

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In This Issue

What Rising Interest Rates May Mean to You

With higher rates on the horizon, you might be wondering how your investment portfolio could be affected.

Women, Wealth, and Legacy Planning

Women are increasingly the guardians of family wealth and can benefit from following some "best practices" in wealth management and preservation.

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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Anyday Everyday Loans

I want to buy a new vehicle,
before its too late.

Maybe, just maybe, you've held onto your car just a little longer than anticipated. Repairs are starting to add up and you just can't hold out anymore. It's Time to make a move. Anyday Everyday Loans from PSCU start at 1.99% are designed to work within any budget, however big or small. Buying a new car is no longer out of reach. In fact it is very doable with PSCU. Call, contact or email us today and we'll show you how...Anyday...Everyday!

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

Don't Miss this Great Opportunity

Want to win tickets to see Eminem and Rihanna on August 22nd and 23rd? PSCU can give you that opportunity! Between August 11th and the 23rd, Channel 95.5 and FM 98 WJLB will be at select PSCU locations for an exclusive ticket drop. For you, this means a chance to win these sold out tickets! Tune in to find out the dates and locations. Be on the lookout for the PSCU street team for some special offers and giveaways at these fun filled ticket drops! We hope to see you there!

The graphic features Eminem and Rihanna. Eminem is on the left, wearing a black hoodie and holding a sign that says "ENTER AT YOUR OWN RISK". Rihanna is on the right, wearing a red headband and holding a gun. The text "EMINEM X RIHANNA" is at the top in white on a red background. Below it, "MONSTER TOUR TICKET DROP" is written in red on a black background. A red circle with an @ symbol is next to the "PUBLIC SERVICE CREDIT UNION" logo. At the bottom, a red banner says "TUNE IN TO FIND OUT WHEN". Below the banner are logos for Clear Channel, 106.7, Channel 95.5, 92.3, 98 WJLB, 100.3 wnj, 1130 WDFN, and iHeart Radio.

PSCU is Saving our Community CASH!

Community Challenge Success Stories

We are past the half way point with Public Service Credit Union's community challenge... and to date we have saved our members over \$279,815 in loan interest. To recap, community challenge is an initiative to try and save our community \$500,000 in loan interest saved. When we do, we will donate a total of \$4,250 to four local charities!

There are so many merits to refinancing like lowering your payment, lowering the actual amount owed, and even the option of consolidating multiple loans into one easy payment. Here are a few examples of some of our very own members that have saved money!

- One family saved over \$15,000 just by refinancing. That is \$15,000 back into their pocket easy!
- We have saved a few different people almost \$10,000 EACH on their loans.
- We have saved about 6 different people almost \$5,000 EACH just on their auto loan.

Whenever someone refinances, they can put their vote in for which charity they think should get the largest donation. The charities involved are:

- Michigan Paralyzed Veterans of America
- Champions Against Bullying
- Romulus Animal Shelter
- Detroit Rescue Mission & Ministries

Save money and help our community!

Step up to the Challenge and start saving today!

Go to www.PSCUSaves.com for more information.



Getting Better Everyday

By the end of August... PSCU will have a new face! Be sure to go to our website to see all our new and easy to navigate improvements. www.PSCUnow.com

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Holiday Hours





Top Three Cars for College Students

These options are affordable, practical and even fun

So you figured out which classes you need to take, the best places to check out on and off campus and even figured out how to make some extra money for those "necessities". The only thing left now is figuring out the best car for your busy college life because no one wants to be cruising around in Grandma's old Buick. Here are three great options that won't break your budget.

Kia Soul

The 2014 Kia Soul is a perennial favorite and a regular on most "Top 10" lists that involve both price and coolness. Recently done over and more refined than the previous model, the Soul starts at an MSRP of only \$14,900 and is available in Base, Soul+ and Soul! models. There are two four-cylinder engines available, a 1.6-liter and 2.0-liter, with the latter producing 164 hp and 151 lb/ft of torque and achieving up to 31 mpg highway.



"The 2014 Kia Soul retains its hipster flavor and fun-to-drive hatchback nature while upgrading engine power, interior and ride quality," according to Edmunds. The Soul also features a healthy list of standard and optional amenities, and there are plenty of accessories to help make the Soul as unique as you are. An excellent safety track record including a "Top Safety Pick" designation from the Insurance Institute for Highway Safety (IIHS) doesn't hurt, too.

Ford Fiesta

Another great option is the Ford Fiesta, which starts at an MSRP of \$14,100 and was named to the US News "Best Cars for the Money" list. But for those who have a little extra cash, it's advisable to spring for the Fiesta ST model. This race inspired model comes standard with a sport tuned suspension, RECARO leather trimmed racing seats, unique design elements and at the heart of everything: a near 200 hp turbocharged 1.6-liter EcoBoost engine that still manages up to 35 mpg highway.

"Herein lies the most beautiful part about the Fiesta ST package: It hits a really sweet spot in the US market," says Autoblog. "If you don't really need the space of the somewhat larger B-segment hatches, you don't have to get it. Save your money and have just as much fun in the Fiesta, if not more."

Chevrolet Sonic

If you're looking for more choice, you'd be smart to take a look at the Chevrolet Sonic, available in both Sedan and Hatchback models, and starting at an MSRP of \$14,170.

"It's fun to drive and offers a surprising depth and breadth of features," says *Consumer Guide*. Lackluster as-tested fuel economy is the only significant black mark on an otherwise excellent small car. Sonic merits serious consideration in a class that's becoming ever more competitive." Available in LS, LT and LTZ, you can equip the Sonic with perforated leather seating with heated front seats, voice recognition for your phone, 17-inch wheels and both Pandora Internet Radio and Stitcher Smartradio compatibility. There are two engine options available (a 1.8-liter four-cylinder and a turbocharged 1.4-liter four-cylinder) with fuel economy rated at up to 40 mpg highway.

Regardless of what kind of automobile you choose, we're here to help you find the financing that fits your needs. Stop by today and let us help you get into the right model.

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Cold or Allergy? Decoding the Symptoms

Learn to decipher your sniffles so you'll feel better

Your nose is stuffy, and your throat hurts. You feel terrible. But is the cause a cold or allergies? When you feel this rotten, you might not care, but it's important to know the difference. Colds and allergies should be treated differently — and while you should stay home from work if you have a cold, you can keep soldiering on through a minor allergy attack.

Both conditions can result in congestion and sore throats, but once you know which other symptoms accompany each, telling the difference between colds and allergies is fairly easy.

Colds vs. allergies

A cold is a virus passed through the air or hand-to-hand contact. You can also catch a cold by touching something that an infected person has touched. In other words, it's highly contagious. Allergies, on the other hand, aren't contagious at all and result from exposure to substances such as dust or pollen. The body mistakes these substances for germs and releases chemicals called histamines to fight them, which results in cold-mimicking symptoms such as congestion, a runny nose, sneezing and coughing, as well as itching.



Symptom check

According to the Allergy and Asthma Foundation of America, the following questions can help you decide whether you have a cold or are suffering from allergies:

- **What are your symptoms?** If you have a runny nose with clear discharge, a stuffy nose, sneezing, a scratchy throat, wheezing, coughing, and watery and itchy eyes, it's allergies. A cold produces yellow discharge, aches and pains, and a sore throat.
- **Do you have a fever?** If you do, more than likely you have a cold.
- **What time of year is it?** Allergies can strike anytime. So can colds, but they're more common in the wintertime.
- **When did your symptoms start?** Allergies begin immediately after exposure to an allergen. Cold symptoms develop a few days after exposure to the virus.
- **How long have your symptoms persisted?** Allergies last as long as you are exposed to an allergen. A cold should clear up within a week.

Treatment options

Neither condition can be cured, but you can manage the symptoms of colds and allergies. A decongestant is helpful for either condition when congestion is an issue. Colds respond to rest and plenty of fluids, as well as over-the-counter pain relievers to reduce fevers and aches.

With allergies, try an antihistamine. If your allergies are severe, talk to your doctor about prescribing a nasal steroid spray or exploring immunotherapy (allergy shots).

Whether you decide that you're suffering from allergies or a cold, be sure to address your symptoms. If left untreated, both colds and allergies can lead to sinus infections, which are more serious and often require antibiotics to treat. Call your doctor if you suspect your condition has progressed to a sinus infection.

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