

In This Issue:

- **Happy Holidays**
- **Just in Time for the Holidays**
- **Your Financial Future**
- **Holiday Hours**
- **Toys for Tots**
- **15% Over Limit**
- **For Sale**
- **The Best Affordable Vehicles for Poor Weather Climates**
These vehicles make weather one less thing to worry about
- **Holiday Gift Guide**
The best gifts for your family this holiday season
- **Go Green for the Holidays**
Ways to be eco-friendly this season

PSCU's Monthly Newsletter

Happy Holidays



From our family to yours,
Public Service Credit Union wishes you a very Merry Christmas and
a Happy New Year!

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

PSCU's Monthly Newsletter

Just in Time for the Holidays

Are your holidays hectic? With the Skip-A-Pay offer from PSCU, we can help you through the craziest of holiday seasons.

It's so easy, just contact us via email, phone or website... then one of our MSP representative will be happy to assist you.



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

Your Financial Future

December 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

Five Smart Reasons to Keep Saving for Retirement

Are the financial pressures of life weakening your resolve to keep saving for retirement? If so, consider the many benefits of your workplace retirement plan.

Your Advisor: A Partner in Pursuing Lifelong Financial Goals

Need help managing your financial life? A financial professional can be a great resource for financial planning information throughout your lifetime.



Holiday Hours

In observation of the upcoming holidays
all branches of PSCU will be
CLOSED

at noon on **Wed. Dec. 24th**
all day on **Thurs. Dec. 25th**
in celebration of Christmas

at noon on **Wed. Dec. 31st**
all day on **Thurs. Jan. 1st**
in celebration of the New Year



Toys for Tots

Christmas is such a magical time of year, and PSCU loves to be part of it. This year we have teamed up with the Boys & Girls Clubs of Southeastern Michigan to make a difference in the life of a child. You can help too, by dropping off an unwrapped toy at our Romulus branch location.



15% Over Limit

It's that time of year again... you may need to increase your credit limit during the holidays. From November 19, 2014 through January 31, 2015, as a PSCU member in good standing, you may go over your line of credit by 15%.

***Going over limit IS REPORTED on a credit report and can negatively impact your credit score. With the increased line of credit, your payment will automatically adjust according to your balance. Payment is based on \$30 per thousand.**



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



For Sale

tbd

The Best Affordable Vehicles for Poor Weather Climates

These vehicles make weather one less thing to worry about

With all of the impressive technologies available today, it's kind of amazing to think that the weather is still something that can wreak such havoc on our lives. Winter blizzards, torrential rains and even road hazards can make our daily commutes far more adventurous than we expect. But the right vehicle can help alleviate some of those concerns.

Jeep Grand Cherokee

As the most awarded SUV ever, it's no surprise to see the Grand Cherokee on this list. There are three available four-wheel drive systems: Quadra-Trac I[®], Quadra-Trac II[®] and Quadra-Drive[®] II (the latter with class leading capability and an Electronic Limited Slip Differential). There is also a feature called Selec-Terrain traction control that lets you choose from Auto, Rock, Snow, Sand and Mud to custom tailor your drive to the conditions, as well as Quadra-Lift air suspension that raises and lowers the Grand Cherokee for easier entry and exit.



There are three engine options, too, ranging from the award-winning 3.6-liter V6, to the powerful HEMI V8 and the 3.0-liter EcoDiesel that provides a whopping 420 lb/ft of torque while giving back up to 30 mpg highway, and a 730-mile range. Towing is rated up to an impressive 7,400 pounds. There are also a slew of winter busting features including High Intensity Discharge headlights, heated front and second row seats and a heated steering wheel.

Subaru Legacy

The Legacy has been redesigned for 2015, but retained all of the things that have made it a favorite for those who want a midsize sedan that can conquer the worst winter has to offer. All models come standard with Symmetrical All-Wheel Drive, a feature that almost no other competitor in the segment offers, and is also available with the EyeSight driver assist technology that sounds an audio warning, and a visual warning, to get you to react, and can even stop the car by itself. The Subaru STARLINK infotainment system and Bluetooth technology help you keep your eyes on the road, too. The Legacy also has one of the best safety records in the industry today, and was named a "2014 Top Safety Pick+" from the Insurance Institute for Highway Safety (IIHS).

"Although not without its faults, the 2015 Legacy remains the only vehicle in the segment to offer standard all-wheel-drive while still returning up to 36 mpg on the highway (on par with most front-wheel-drive competitors)," according to Kelley Blue Book. "This unique powertrain story coupled with a higher-quality interior, attractive pricing, and relevant in-vehicle electronics have elevated the Subaru Legacy into a genuine competitive posture with entrenched nameplates like Camry, Accord and Altima."

Ford Edge

If you're looking for a vehicle that can handle both the weather, as well as your family, the Ford Edge is a great choice. The Edge was named by *US News* as a Best Cars for the Money Winner and was reviewed by *Autotrader* as a "sleek, two-row crossover SUV that does just about everything right."

Available in four models (SE, SEL, Limited and Sport), the Edge can be equipped with one of three engines, a 3.5-liter V6, a 2.0-liter EcoBoost turbocharged four-cylinder that gets up to 30 mpg highway and a 3.7-liter V6 that cranks out 305 horses. Intelligent Active All-Wheel Drive helps maintain control, regardless of the weather outside, and safety features like Adaptive Cruise Control, Forward Collision Warning with Brake Support and Blind Spot Information System with Cross Traffic Alert help keep you out of trouble.

There are plenty of smart options that can help you stay safe this winter, but regardless of what you choose, stop by and let us help you with the financing.

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



Holiday Gift Guide

The best gifts for your family this holiday season

With the holidays right around the corner, everyone seems to be filled with joy and cheer. But if you haven't done your holiday shopping yet, the mantra, "It's better to give than to receive" is probably repeating over and over in your head. And if you've exhausted earrings for mom or ties for dad, holiday shopping can turn stressful.

Don't fret: Below are several unique present ideas that are sure to satisfy every mom, dad, or kid this holiday season.

Gifts for Mom

Book pillow - How often does your mom curl up on the couch with a good book — and then has to re-angle herself repeatedly to find a comfortable position? A book pillow is specifically shaped to help you prop up a book when reading — no matter if you're at a table or on your bed. The pillow does it all — even holds the book — so hands remain free to have a snack or even take notes as you read.



Jewelry armoire - Does your mother always seem to be untangling her necklaces or wondering where the matching earring is her favorite pair? A jewelry armoire mounts directly to a bedroom wall to open up more space on the dresser. It features tons of hooks and drawers for jewelry storage, and sometimes a mirror is included, so Mom can easily see which piece you'd like to wear that day without going too far.

Spa gift card - Every mom deserves to get pampered from time to time. Give her the gift of stress relief with a prepaid massage, manicure/pedicure or skin treatment. Take it a step further and get yourself a spa card as well so that you and Mom can relax together.

Gifts for Dad

Remote control cooler - What father wouldn't want the beverage of his choice delivered right to the couch he's sitting on? Up to 60 feet away, Dad can use a remote control to operate a cooler, which glides directly to you on its four wheels. The cooler holds up to six bottles as well as ice to keep them cold, and it can be used both indoors and out.

A good razor - Chances are, Dad hasn't invested in what most men should — a good razor where blades stay sharp, nicks are scarce and one that will help make a close shave a breeze. Introducing King of Shave's razor with Hyperglide. The razor's hydrophilic self-lubricating cartridge creates a HydroGel on your face when it makes contact with water, so there's no need for any shaving creams or gels — and the shave is as close as it gets. Other options for good razors include Gillette or Schick.

Front-pocket wallet - Does Dad ever complain of back pain? A unique culprit could be from wedging

a wallet in his back pocket and sitting on it. A front-pocket wallet is uniquely designed to be kept in the front pocket of any type of pants, making grabbing a license, money or credit cards even more convenient than before. This thin, compact wallet will also help eliminate the risk of Dad being pick-pocketed.

Gifts for Kids

TV buds - If your kids are into watching TV, it may get pretty loud in the house sometimes. With TV buds, a personal TV listening system, they'll be able to hear the TV clearly, but you won't. It's not just a gift for you, though, as these buds make the TV watching experience even better for the youngsters. TV buds offer sound enhancement, added range, and quality, plus they're super comfortable and lightweight to boot.

Kid-approved coupons - You don't need to spend hundreds on a popular toy — especially when you can make your child a gift they'll really appreciate. Create an envelope of coupons that they can use whenever they please —things like “stay up a half hour after bedtime” or “get out of a chore free card.” You could even make the coupons about hosting a movie and popcorn night or doing an activity the child is interested in. They'll love getting to use their gift over and over again.

Hooded towel - For children ages 2 and up, bath time may not be their favorite time of day. Make it fun with a hooded bath towel that comes in different characters. The kids will love taking a bath knowing that they get to put on an adorable, comfy towel afterwards.

With these holiday gifts, you are sure to see some smiling faces. Head to the stores now to beat the holiday rush!



Go Green for the Holidays

Ways to be eco-friendly this season

People sometimes tend to indulge over the holiday season, increasing their waistlines and decreasing the amount in their bank accounts. But when it comes to being environmentally safe, that is one area where you should NOT indulge. According to the Green America® organization, waste disposal in the United States increases 25 percent between Thanksgiving and New Year's Day, causing an extra five billion pounds of waste to enter the landfills.

While holidays are a special time to give thanks and celebrate with the ones you love, they don't have to have a negative impact on our atmosphere. There are numerous ways covering a variety of topics to go green throughout the season.

Decorations

- Turn off holiday lights during the day. This will save energy and allow your lights to last longer. There's no sense in wasting energy when no one is around to appreciate the lights, or when they aren't well-displayed in the daylight.
- Use LED lighting. "LEDs are exceptionally energy efficient when producing individual colors, many using up to 90 percent less energy than an incandescent bulb to produce the same amount of light," stated the United States Environmental Protection Agency.
- Close up your fireplace when not in use. While not technically a decoration, ornamented mantels are a staple this time of year, and a nice warm fire sure does make you feel cozy on a cold winter's night. Just be sure that when you are not using your fireplace, close the flue and block the hearth to prevent heat loss.

Gift-giving

- Buy items with minimal packaging or packaging made with recycled materials. As for the product itself, check labels to see if it is recyclable. Better yet, give personal gifts like donating your time and talent to friends and family, or make donations to your loved ones' favorite causes in their names.
- Avoid toys made with PVC plastic, as it is toxic. "Vinyl chloride, the chemical used to make PVC, is a known human carcinogen," stated Green America®. "Also, additives, such as lead and cadmium, are sometimes added to PVC to keep it from breaking down; these additives can be particularly dangerous in children's toys. PVC is also the least recycled plastic."
- Bring your own bags on shopping trips so stores won't have to give you new ones with your purchases. Furthermore, keep gift boxes for next year and don't accept new ones when store employees offer them.
- Don't buy wrapping paper. Save and reuse old paper, when possible, or use newspaper, fabric, magazines or calendars. Reusable gift bags are also a solid choice.



- Consider products' durability before purchasing as a gift. Cheaper usually equals lower quality, so keep that in mind when debating over items. Also, when thinking about purchasing electronics as gifts, just recall that the manufacturing and disposal of these items create substantial human health and environmental threats. Green America® noted that the Recycled Video Games Network is an invaluable resource if looking to dispose of old equipment.

Food

- Compost scraps and store leftovers in reusable containers.
- Buy food ingredients with the least amount of packaging, and go for organic when possible.
- When eating your holiday meal, put your food on non-disposable tableware. Use cloth napkins and set the table with reusable dishes, glasses and silverware. It may be easier to go paper and plastic, but it is definitely not the most efficient.

Cards

- Buy holiday cards made from recycled paper and printed on white stock with non-toxic inks and without metallic or plastic coatings, as they are not very efficiently made. There are also cards out there that are completely tree-free, made from kenaf and hemp.
- Send holiday postcards instead. Eliminate the need for a paper envelope with this method, or you can skip the post office altogether and send e-cards over the Internet.
- Don't know what to do with the cards you receive in the mail from friends and family? Cut it apart, recycle the back of it and use the front, designed side as a gift tag going forward.

Trees

The U.S. EPA recommends the following tips regarding fir trees over the holidays:

- Buy a living tree you can later plant outside or keep as a houseplant after the holidays.
- Buy a tree grown locally to save energy associated with transportation.
- Buy a smaller tree. There's less to dispose of when you take it down, and shorter growing time translates into less land required.

Other tips include using mass transportation when traveling to see family, and also do so when out doing your shopping, or walk, bike or carpool there instead. Cutting down on the millions of miles Americans travel over the holidays will eliminate a ton of greenhouse gas emissions. Furthermore, remember the basics — recycle, reduce, reuse. Recycle cans, paper, glass, etc., as well as cardboard packaging and Styrofoam packing peanuts. Doing any of the above activities can leave a positive impact on our environment and your future.

