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It's a New Year

2014 has brought us new challenges, experiences, opportunities and a new wealth of knowledge that we are using to continue growing! We couldn't do this without our members, employees and volunteers. On behalf of Public Service Credit Union; we thank all of you for your incredible loyalty and dedication. As a member owned cooperative we all benefit from this success. As a result of the positive financial results we will be able to maintain our lower interest rates on loans, higher interest rates on deposits and will not have to increase any fees! We shop the competition regularly to ensure that we continue to offer the best rates and services. We are listening to your feedback and have made changes accordingly.

In 2014 so much has happened. We challenged the community to save \$500,000 in interest saved; we focused and involved ourselves more into the community; our website was completely redesigned, and we launched an indirect lending program allowing you to purchase your new or used car at the dealership and still take advantage of our low auto loan rates without having to visit our branches.

Being a good part of the community was also a priority in 2014. We partnered with Champions against Bullying and hosted and sponsored a full assembly and workshops with a guest star from Disney Channel to Romulus Middle School. We held 3 seminars to help our members understand and improve their credit scores and understand IRAs; ten scholarships were awarded to college bound students; we provided struggling families with gifts and essentials for the holidays. We donated turkeys to families for Thanksgiving and our employees pulled together, again, to provide a whole van load of toys for "Toys for Tots".

This past year also brought additional milestones. We are proud to report that our credit union was awarded 1st Place from the Desjardin Institute for Youth Financial Education and 1st Place from the Louise Herring "Philosophy in Action" award for educating the unbanked and underserved in the Detroit Metropolitan area.

I am confident that 2015 will offer us opportunity for continued growth and challenge us to further enhance our products and services to meet the needs of our membership. As a member you can look forward to a new mobile banking application that will allow access to bill pay right from your mobile device. You are able to cash US Savings Bonds at our branch locations; utilize our foreign currency exchange services and student loans, in addition to many other products and services. PSCU remains committed to providing exceptional member service, competitive rates, friendly staff and state-of-the-art access to your accounts. We are here because of you so we welcome your feedback and requests to make us even better.

On behalf of the entire team here at PSCU I send our heartfelt gratitude to the 23,000 members that make us the united family we are today!

Warm Regards,

Dean J. Trudeau

President/CEO
Public Service Credit Union





Like us on Facebook!

Make sure you like us on Facebook to get special offers, be up to date on the latest information, and have access to our exclusive facebook contests! [Click here to check out our page!](#)

Your Financial Future

YOUR FINANCIAL FUTURE

Your Guide to Life Planning

January 2015

In This Issue

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

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Surf Safely: Protect Yourself From Online Scams

Worried about the safety of your personal information while you access the Internet? You should be. Cyber crime is serious business. Learn what steps to take to protect your finances and your good name while online.

Outlook 2015: In Transit

To help you prepare for this market in transition, LPL Financial Research has boxed up timely advice into our Outlook 2015: In Transit for an on-time delivery of what could likely be another year marked with positive advances by stocks, flat returns for bonds, heightened volatility, and strong U.S. economic growth.

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

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I need a Vacation, 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



Annual Meeting

Public Service Credit Union will be holding our annual meeting on Wednesday, January 28, 2015 @ 4:00pm at the Romulus Branch located at 7665 Merriman Rd.

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



Tax Season is Here!

Enter the TurboTax \$25K Giveaway!

This year, make sure your taxes are done right and get a chance to win big. Try any TurboTax® Online product for free and you'll be entered into the TurboTax \$25K Giveaway.¹

- **All you need to know is yourself.** TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- **You won't miss a thing.** TurboTax searches over 350 deductions and credits, so you can be confident you're getting the biggest refund you deserve.
- **Double checks as you go.** TurboTax runs error checks and a final review of your return to help make sure your taxes are done right.

Start TurboTax now for free and be entered for an opportunity to win!

1 TurboTax \$25K Giveaway. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Giveaway ends 2/26/15. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$15,000. Retail value, \$15,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$25,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22F, San Diego, CA, 92129.

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In the Community

Many of the employees from PSCU paid to wear jeans 1 day a week throughout the year. We are proud to announce that over \$8,000 was raised for many local charities and families. Below are some of the beneficiaries of the funds that were raised in 2014:

- Relay for Life
- Walk out of the Darkness
- ChristNet
- Miracle Match
- Forgotten Harvest
- Sisters who are Powerful
- Romulus Animal Shelter
- Garden Clean-Up @ Focus: HOPE
- SS Peter & Paul Warming Center
- Toys for Tots in Redford
- Romulus family (with the schools)
- Focus: HOPE Child Care Center
- Detroit Family
- Romulus Family
- Redford Family

In addition to many others.

Several of our employees got involved purchasing, wrapping and delivering gifts to a lot of appreciative families.





Coming Soon...

Do you want to make your refund check grow? or need help with investing your refund check? Come to our next seminar with Tom Landis, Financial Planner. It will be at our Redford branch on Wednesday, February 18th @ 6:30pm. Contact Tom Landis 248-808-4103.



Holiday Hours

All Branches of PSCU will be closed Monday, January 19th in observance of Martin Luther King Jr. Day

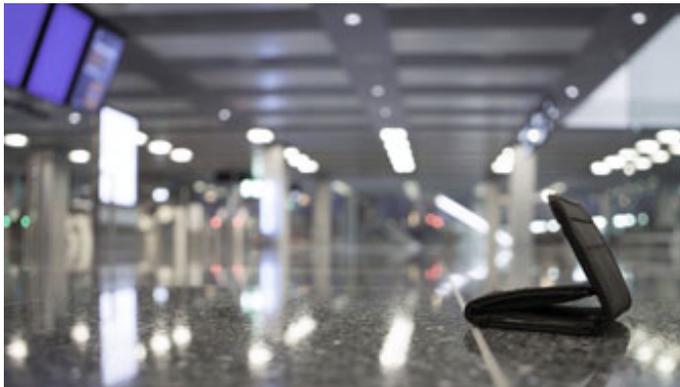
Remove These Eight Things from Your Wallet Immediately

Just because your purse or wallet is lost or stolen doesn't mean your identity has to be

Unfortunately, we live in a world where identity theft is rampant. It is all too easy for thieves and hackers to take a small amount of vital information, and, after some phishing, turn it into a lot of hurt for the victim. However, there are ways for you to make it harder on those identity thieves who earn their living by swiping unsuspecting consumers' wallets or handbags. By simply ensuring that you remove eight critical items from your wallet, you will be able to breathe just a little bit easier if it is lost or stolen.

- **Social Security card**

- That little nine-digit number is all a criminal needs to open up a world of hurt on your credit score. Therefore, remove that identification card as soon as possible, and then look for anything else in your wallet that has your SSN on it. This may include insurance or Medicare cards and driver's licenses issued before December of 2005. In lieu of a retiree carrying around his or her Medicare card, photocopy both sides and black out the SSN. You can then supplement your Social Security card in the event it is needed, like for pre-scheduled appointments, for example.



For those with older photo IDs, you can request a new card prior to the expiration date for just a small fee. It might be inconvenient, but consider the alternative.

- **Passport** - Carrying any government-issued photo ID is a risk for identity theft. With a passport, thieves could travel in your name, open bank accounts or even obtain a new copy of your Social Security card. Simply travel with your driver's license or personal ID when traveling domestically. When visiting overseas, Emily Inverso of Kiplinger Personal Finance suggests photocopying your passport and leaving the original in a hotel safe or lockbox.
- **Checkbook** - Inverso says, "Blank checks are an obvious risk — an easy way for thieves to quickly withdraw money from your checking account." However, did you know that even lost checks that have already been filled out are a hazard? Anything with your routing and account numbers are ammunition for criminals. Furthermore, only carry paper checks with you when you know you will need them, and only bring the exact amount you anticipate needing at that time.
- **Receipts** - Similarly, resourceful identity thieves can easily scrounge up credit, debit and

account information from the few numbers still allowed to be printed on retail receipts by law. All it takes is the last four or five digits and some merchant information to phish for the remaining data, and most delinquents will not shy away from putting in the extra effort. To avoid this happening to you, do keep all your receipts in one spot, in case of lost or stolen packages, but clear out the stash each time you return home, and then shred the ones you do not need to keep.

- **PIN/password cheat sheets** - Personal identification numbers are just as helpful to thieves or hackers who want to steal your identity. With just that information, these criminals can easily dig up complete account information.

Additionally, the average American uses at least seven different passwords, according to Inverso, which should each ideally be a unique combination of letters, numbers and symbols. With that in mind, it's only human that we need a reference sheet for this information, right?

That may be true, but just be sure not to bring your password and PIN list with you in your wallet. Keep the cheat sheets in a lockbox at home, or invest in an encrypted mobile app such as SplashID or Password Safe Pro.

- **Multiple debit or credit cards** - The logic behind this recommendation is quite simple. The fewer cards in your wallet, the fewer you will have to call and cancel if and when it gets lost or stolen. Inverso recommends carrying a single card regularly in case of emergency and maybe one more when you plan to do heavy spending — filling up on gas, buying groceries or checking items off your holiday gift list.

Also, maintain a list with the phone numbers to call for cancelation in the event of theft or loss and keep it in a safe place. The numbers are conveniently listed for you on the back of the credit/debit cards, but that doesn't help you when your card is gone.

- **Birth certificate** - This document in and of itself will not tell a thief too much, but when used in conjunction with other types of (potentially stolen) identification, they often have the same capabilities of a Social Security card or passport.
- **Spare keys** - With access to your home address, which can likely be found on multiple items inside your bag, and a key, criminals can steal a lot more than just your identity. Don't put your property and family at risk, and don't spend hundreds of dollars to change your locks. Instead, keep spare house keys with a trusted friend or neighbor.

The same goes with spare car keys. First, an extra car key will do you no good if you are one of the many people who tend to forget their wallets inside their locked cars. Second, most key fobs these days have the alarm function built in so anyone who stumbles upon a random car key can identify the car to which it belongs, enter and drive away. Be wary of valet parking as well, as the information and property one can find in your car is a whole new story.

After reading this, and then promptly removing any of the above eight items from your wallet or purse, take a moment to photocopy both sides of everything left inside and put the copies in a safe place. As Inverso avowed, "The last thing you want to be wondering as you're reporting a stolen wallet is, 'What exactly did I have in there?'"



Go Green in 2015

Basic tips for eco-friendly beginners

If one of your New Year's Resolutions was to take better care of the environment, there are many places from where you can start. How you eat, how you travel, how you shop and how you live in general can all impact the great planet on which we live. While that may all seem a bit overwhelming, the best tip for going green is to start small. Here are a few basic tips to become more eco-conscious.

Practice the three "R's"

Recycle, reduce and reuse. Pro-green website WebEcoist.com has stated, "This classic mantra is still the most important one."

WebEcoist suggests knowing what materials can be taken to the local recycling center, and buying products with containers made of only those resources. Moreover, reduce the amount of resources that you use in all areas of living. Whether it's how long you shower or how many two-liters of soda your family consumes per week, 'reducing' in these areas will not only help you reduce harm to the environment, but it will reduce costs for you (on the water and grocery bills).



Finally, reuse items throughout your household. "Upcycling" is a recent term meaning to make something new by reusing it for a different purpose. Furthermore, do you use disposable cups and plates very often? Maybe you should begin using (and reusing) the permanent versions to save resources and money. The bottom line is to observe your habits and begin making changes based on the three R's.

Utilize public transportation

Petroleum is a non-renewable resource. That being said, every time you get in your car to go to work in the morning, you are contributing to the depletion of that energy reserve. Add in the exponential increase in carbon and greenhouse gas emissions produced by the use and manufacturing of cars, and you have the environment's worst nightmare. And let's not even get started on the price of fuel. Yes, mass transit may cost money and not be the most comfortable of situations, but there are other options to go green with transportation such as carpooling with friends, neighbors and co-workers and telecommuting. More advanced environmentalists may opt to look into an electric vehicle or at least a hybrid or something more fuel efficient.

Be a savvy shopper

As mentioned above, read labels when shopping. Buy products that have been made from recycled materials. "Eco products" have been a consumer craze for a while now, so many brands have opted to market their goods as such; therefore, it shouldn't be too hard to find everything from greener technology, which will be a higher quality so as to last longer, to local, fair trade produce, for which the manufacturing resources used are decreased.

Eat smart

A common misconception is that eating all organic products is the best way to be a green consumer of foods. However, that is not entirely true. In fact, WebEcoist noted that "Green food should be healthy, cheap, delicious and accessible — and it can be."

To start, cut back on overly processed fares like fast food and unnecessarily packaged goods. Also, shop at the farmers' market as often as possible to ensure safer, healthier, cheaper and localized meat and produce.

Lose the excess at home

There are so many ways to go green within your house. First, and most importantly, it is better for everyone to watch your utility use. Turn down your heat or air conditioning if you are going away for more than a day or two, remember to shut off lights when exiting a room, and use a compost bucket to minimize trash going to a landfill, among other benefits. Those are just three of the many ideas not already discussed above to minimize your carbon footprint at home.

The above tips and hints are just the tip of the iceberg when it comes to going green. Once these new suggestions soon become second nature, look even deeper into your lifestyle and habits to see where else you can help the environment. But remember, even the smallest gesture can make a huge difference to our planet.



Vehicles That Help Hold Their Value

These vehicles provide major bang for your buck

If you're like most people, buying a new vehicle is among the biggest purchases you'll ever make. But unlike a house or other investments, your vehicle almost immediately depreciates.

Last year, the average new car was predicted to retain about 38.2 percent of its original value after five years, meaning that a \$50,000 model will only be worth nearly \$19,100 at trade-in time. Pick a comparable model that's estimated to hold five percent more of its value than average and you'll realize an extra \$2,650.

Hyundai Accent

Forbes reported that the valuation experts at ALG ranked the Accent as the subcompact with the highest residual value. Already ranked by *US News* ahead of competition including the Dodge Dart, Volkswagen Jetta, MINI Cooper, Toyota Corolla, MAZDA2, Nissan Sentra and Mitsubishi Mirage, the Accent feels like a car far bigger than its dimensions suggest. In fact, the EPA classified it as a compact as opposed to subcompact thanks to its abundance of interior volume.

Starting at an MSRP of \$14,745, the Accent is available in both four- and five-door body styles and fuel estimates rated up to 38 mpg highway.

"There are plenty of capable small cars vying for your monthly payment, so we recommend test-driving the competition before deciding. But if you're looking for a subcompact that acts like something more, make sure the 2014 Hyundai Accent is on your radar," according to AutoTrader.

Toyota Tundra

Although sales of the Tundra tend to come up short from the competition, including the run of the mill models from Ford, Ram and Chevrolet, the Tundra actually bests them when it comes to resale value. A 63.7 percent residual value at 36 months and 52.3 percent at 60 months is best in the segment.

With a standard V8 engine, the Tundra starts at an MSRP of \$29,020, and offers a model for nearly every buyer, from the off-road enthusiast who would benefit most from the Tundra TRD Pro with Bilstein shock absorbers, tow hooks and TRD



graphics, to the super luxurious 1794 Edition with perforated leather seating and ventilated front seats. The Tundra proves that sometimes the road less traveled is the smartest road to take. For those looking for a smaller pickup, the Toyota Tacoma won in its segments, too.

Acura RDX

Those who want a more luxurious ride, but don't want to throw away their money in the process, would find it beneficial to check out the RDX crossover that won best Premium Compact Utility vehicle from ALG. Its \$35,095 asking price provides plenty of value with standard leather seating surfaces, 10-way power driver's seat, a 273-hp 3.5-liter V6 that still gets up to 28 mpg highway, and a driving experience that's more commonly associated with a sedan. All-wheel drive is also available to maximize performance in all driving conditions and an available Technology Package further adds the Acura Navigation System, Acura/ALS surround sound system, GPS linked climate control and High-Intensity Discharge headlights.

"The 2015 Acura RDX is a rare example of a smaller SUV that does almost everything right," according to *Kelley Blue Book*. "It adeptly plays in the premium segment, yet boasts a modest character, a strong-yet-efficient V6, and a long list of standard equipment."

There are plenty of other great models out there so do your research, and whatever you decide on, stop by today to see the best type of financing we can help provide.

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Sticking to Your New Year's Resolution

Tips for making your New Year's Resolution last

It's a new year, and you probably have some exciting new resolutions to make it the best year yet. If you've had resolutions in previous years that didn't last that long, don't get discouraged. There are many simple strategies you can use to help your resolutions last through the entire year.

One is the best number

If you're already feeling stressed out about keeping all your resolutions, this tip will be music to your ears. Pick the resolution that is the most important to you and forget about the rest. This makes it much more likely that you will actually keep your resolution, so you won't have to make the same one next New Year's Eve. Don't feel guilty about paring down your list, it is a strategy backed by science.



“One of the first mistakes people make is planning too many resolutions,” states Whitson Gordon from LifeHacker. “The fewer things your brain has to deal with, the better, and you'll be able to focus all your motivation on one resolution, increasing the chances you'll succeed.”

Turn resolutions into projects

It's not too late to tweak your resolutions so that they work better for you. Resolutions can be hard to conquer, whereas projects with concrete goals can make the experience fun and easier to keep up with.

For example, if your resolution was to get out of a rut, turn it into a project to try one new thing a month. If your resolution was to be more social, your project can be to talk to one stranger a day. These clear projects can help you tackle your resolutions much more easily.

Visualize your goals

When your willpower starts to falter, make sure there are things that remind you of your goals in your

environment to help you keep going. Visual cues are extremely powerful, so be sure that you are using them to their fullest extent.

“Draw on the strength of images by putting a photo of a thinner you on the fridge, or a picture of a Caribbean beach in your wallet near your credit cards to remind yourself of the vacation that you're saving for,” states Amy Roberts from WebMD.com.

Think achievable and measureable

Your resolution projects must be achievable and measurable in order for you to succeed. The goal of “getting back in shape,” for example, is not measurable, because being in shape is a subjective concept. Due to the fact that it can't be measured, you won't be able to track your progress or ever determine if you have actually reached your goal.

Transforming this goal into something measurable such as losing one pound per week or increasing your bench press ability to a certain number helps you stay on course to succeed. Lastly, make sure you are choosing achievable goals, so you won't be discouraged and give up when you can't meet them.

Starting fresh with a new calendar and new goals is very exciting, so make sure that the excitement and your commitment to your resolutions doesn't fade away in the coming weeks by putting these tips into action.

