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## Great Month for GREAT Savings!

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**We've got EXPRESS ACCOUNTS!**



Do you have a family member or a friend that needs to open an account but just doesn't have the time? Well, now is the perfect time to refer them to PSCU, where they can open an account and fund it all online! Not only that, but our existing members, can open up secondary accounts from the comfort of their own home! Never before has it been so quick and easy. Simply login, and take full advantage of our highly secure, next generation member service. With Public Service Credit Union you can be sure you are getting the lowest rates and best service, now at lightning fast speed day or night!

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## Great Month for GREAT Savings!

### You're Invited...

This is a great seminar for our members that are looking to make their **Refund Check** grow, or if you're looking for help investing your **Refund Check**. Come to this seminar and let Tom Landis our Financial Consultant help you – help yourself! We'll be at PSCU's Redford branch (26838 Plymouth Rd. in Redford) on Wednesday, February 18<sup>th</sup> at 6:30pm. Space is limited – reserve your seat today! Call 248-662-2000 or Tom.Landis@LPL.com Light refreshments will be served.



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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

## Great Month for GREAT Savings!



### Sumpter Branch

Our Sumpter branch will be permanently closing on Friday, March 6th. Please utilize our Remote Service department... This is our virtual branch to assist you with all your financial needs: 734-641-8400 ext. 2020. Or go to: [www.PSCUnow.com](http://www.PSCUnow.com) for additional PSCU locations & the nearest Service Center to serve you.

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# Great Month for GREAT Savings!

## 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.<sup>1</sup>

- **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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**Great Month for GREAT Savings!**



## **Holiday Hours**

All branches of PSCU  
will be CLOSED on  
Monday, February 16th  
in observance of  
President's Day

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## Fuel Sippers for All Budgets

There is a fuel-efficient model out there for you

Even with gas prices falling again, fuel economy is still among the biggest factors people consider when buying a new vehicle. Spending less at the pump can help you spring for the model that you may not have been able to afford before. Here is a list of some of the best:

**Toyota Prius:** The Toyota Prius has become synonymous with green driving. Starting at an affordable MSRP of \$24,200, the 2015 Toyota Prius achieves up to 51 mpg city and 48 mpg highway. Impressively, around 95 percent of Prius models sold in the past 10 years are still on the road. Unique features like Toyota Hybrid Synergy Drive, regenerative braking and Eco-sensitive driving help the Prius strike an optimal balance between fuel economy and everyday drivability.



"Thanks to some very clever drivetrain programming, you'll get excellent fuel economy almost regardless of how heavy you are on the gas pedal," noted Kelley Blue Book. "It does this with all the practicality of any hatchback, with a decently sized rear seat and plenty of cargo room."

**MAZDA6:** The MAZDA6 is a vehicle that tends to be skipped over when people shop for a mid-size sedan. But those days seem to be coming to an end thanks to its impressive array of features and a starting MSRP of \$21,190, which is lower than a large chunk of competitors. Named a *Car and Driver* "10Best," the MAZDA6 is available in Sport, Touring and Grand Touring, the latter being the most fuel-efficient when the GT Technology Package is added. In addition to advanced safety items like Forward Obstruction Warning System and Mazda Radar Cruise Control, the package adds fuel savings features like active grille shutters and the i-ELOOP regenerative braking system that helps the MAZDA6 achieve up to 28 mpg city and an awesome 40 mpg highway.

"After undergoing a complete makeover last year, the 2015 [MAZDA6] has emerged as a clear winner," according to the experts at *AutoTrader*. "Although priced on par with other popular family sedans, Mazda has infused its five-passenger sedan with a sleek and sophisticated body, outstanding driving dynamics and an interior that is technologically savvy without being overly complicated."

**Ford Fiesta:** If you're looking for a small car that's big on features and fun, but small when it comes to fuel expenses, check out the Fiesta and its starting MSRP of \$13,965. With seven fuel-efficient models available, the Fiesta can achieve up to 31 mpg city and 43 mpg highway when equipped with the 1.0-liter Manual EcoBoost Package. Even with those excellent numbers, performance is still zippy

with 123 horses and 125 lb/ft of torque.

“Affordable to buy, cheap to operate and entertaining to drive are three of our primary criteria for a desirable economy car, and the 2015 Ford Fiesta has no problem scoring high on each,” Edmunds said. “A classier-than-expected interior and fully up-to-date infotainment equipment only underscore our feeling that the Fiesta is a subcompact car that punches well above its price class.”

**Audi TDI Models:** For those who demand a luxury vehicle, but still want excellent fuel economy without committing to a hybrid, Audi offers a full lineup of TDI clean diesel vehicles. From the A3, A6, A7 and A8L luxury sedans, to the Q5 and Q7 SUVs, you’re sure to find a model that fits your needs. The benefits of TDI technology include more torque and reduced CO2 emissions, all while helping you achieve fuel economy as high as 38 mpg highway. On A7 TDI models, you can get fuel economy that’s dramatically improved. With 36 percent better highway fuel economy, 33 percent less fuel emissions and 24 percent fewer estimated trips to the pump, the A7 TDI can cut over \$5,000 off your fuel bill per year.

There are plenty of great fuel saving models out there for you to buy so be sure to do your research. Stop by and let us help you choose a loan with an excellent rate so you can have the financing before you even walk into the dealership.

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## The Evolution of Valentine's Day

### The history and dramatic evolution of St. Valentine's Day

If you think Valentine's Day isn't what it used to be, you're right, and not just because of the ever-expanding commercialism. The holiday has undergone massive evolution in its long history, and it seems like the changes have even sped up in recent years.

Records are a little murky when it comes to determining who the holiday was named for, and exactly how it began, but historians have uncovered many details about the past that shed light on the origins. Many historians believe that there were three Christian saints with the name Valentine in the time period when the saint who gave his name to the holiday likely lived. It is most likely, however, that the man who ended up being memorialized in the day's name was a third century Roman priest who served under Emperor Claudius II.



In order to encourage young men to fight their best during the battles of the time, Emperor Claudius II banned marriage for young people. He felt that not having wives would make them better soldiers, furthering his military goals and securing his reign. This decree drove the priest Valentine to action, fixing what he saw was an unjust ban on an important religious ceremony.

"This is where Valentine comes in; the pesky priest who believed marriage to be a God-given sacrament," reports the Huffington Post. "Valentine began officiating marriages in secret but was eventually found out and imprisoned."

Although it can't be confirmed, it has been suggested that the notes passed to Valentine when he was in prison were the original Valentine's cards. The transformation from prison notes to love letters is the perfect example of how the holiday's origins are so different from the way we celebrate today.

"The priest was eventually beheaded and then named a martyr by the Church because he gave up his life to perform the sacrament of marriage: for love of love and love of God," states author Greg Tobin.

Pope Gelasius I declared that February 14 would be St. Valentine's Day at the end of the fifth century. After that, poets and other authors took the idea of the day and began changing it into a day to celebrate romance. Shakespeare even had a hand in the holiday's evolution, making reference to Valentine's Day in his work.

In recent years, Valentine's Day has expanded to include not just romantic love but to encompass all types of love. Now, single people aren't left out because it isn't uncommon to celebrate the love between family members and friends on February 14.

So this Valentine's Day, make sure you show everyone close to you how much you love and appreciate them, and don't forget St. Valentine who gave his life for love.

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## Facts About the Presidents You Probably Didn't Know

### Little-known facts about our country's presidents

Memorizing a litany of facts about the presidents during school probably left you without any desire to find out more, but if you do a little research you will discover a plethora of interesting facts that weren't included in your basic history textbook. Here are some peculiar, funny and nearly unbelievable facts about the former leaders of our country.

#### Princeton's first graduate student was a President

President Madison was the first graduate student from Princeton. He showed his academic aptitude by receiving his undergraduate degree in just two years and then continued on for an extra year, completing the prestigious university's first graduate degree.

#### A United States President's Name Was Used for Another Country's Capital

President James Monroe's name is forever memorialized as the inspiration for the name of Liberia's capital. The name Monrovia was chosen in part because Monroe strongly supported the colonization of the country.



#### The Word "OK" Has Presidential Origins

Everyone uses the phrase "ok" or "okay". It has even spread to other countries and been popularized in other languages. The origin of the phrase, however, is much less well known.

"Supposedly, President Van Buren popularized one of the most commonly used phrases to date: 'OK', or 'Okay', according to the Huffington Post. "Van Buren was from Kinderhook, NY which was also called 'Old Kinderhook'. His support groups came to be known as "O.K. Clubs" and the term OK came to mean "all right."

#### Andrew Jackson Couldn't Keep Out of Duels

Prior to the presidency, Andrew Jackson participated in more than 100 duels and even took few bullets in order to defend his own honor and the honor of his wife. Famously, a rival named Charles Dickinson wanted the opportunity to duel with Jackson so he insulted Jackson's wife. When a duel

inevitably ensued, Dickinson shot Jackson in the chest, but Jackson remained standing.

“Jackson was a notoriously terrible marksman and he knew if he was to be successful in this duel, he would need to remain calm and possibly take a bullet,” states Dantan Wernecke from TeachingAmericanHistory.org. “He calculated that if he could be the one to take the second shot, he could better steady his nerves and take careful aim – he could take a better shot than Dickinson had done in haste.”

The strategy worked as Jackson was the only one to survive the duel.

### **Several Presidents Had Peculiar Pets**

William Henry Harrison kept a pet goat at the White House during his short presidency. John Quincy Adams famously housed an alligator and Andrew Jackson had a pet parrot, which wouldn't be considered unusual except for the fact that someone taught the parrot to swear. Reportedly, the parrot was kicked out of President Jackson's funeral because of its foul mouth.

If you didn't know these interesting presidential facts, chances are your friends don't either, so they are perfect to help break the ice during uncomfortable dinner party silences.

