

In This Issue:

- **LPL Financial**
- **Time to Celebrate**
- **Switching is Now a Click Away!**
- **Enterprise Car Sale!**
- **Scholarships now Available**
- **It's Tax Season!**
- **Holiday Closings**
- **The Best-Selling Cars in America**
These models are popular for a reason
- **Five Great Women in History**
Five important stories for Women's History Month
- **Five Spring Cleaning Tips**
Tricks to making spring cleaning less daunting

LPL Financial



 LPL Financial

YOUR FINANCIAL FUTURE

Your Guide to Life Planning

Plunging Oil Prices: A Good News/Bad News Story
Stay Invested -- Keep Long-Term Potential Alive

History has shown that investors who adhere to a buy-and-hold strategy are more likely to be positioned well when market opportunities arise than are investors who dart in

and out of the market.

As crude oil prices hit their lowest point in more than four years, consumers around the globe are asking: What are the potential benefits and downside of lower oil prices?

□

✘

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

Great Month for GREAT Savings!



Time to Celebrate

Time to celebrate! I want to make it special.

As the great 70's philosopher's Kool & The Gang once vocalized... "There's a party Goin on right here, a celebration to last throughout the years..." Surely they were ahead of their time when singing about Anyday Everyday loans. But PSCU will have you know, it's never too early to take advantage of our incredible rates and easy application process. Now you, your family and friends can . . . go on and celebrate and have a good time...Anyday Everyday.

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

Apply Now!

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



Switching is Now a Click Away!

Quick, Easy and Best Of All, Free

Do it yourself from the comfort of your couch, or stop by a branch and we will do it for you. To get started, request your personal SwitchTRACK code from us. Then, use your code to securely log into ClickSWITCH. From there you can close your old account, transfer direct deposits, and even switch automatic payments such as utilities, insurance, and club membership to your PSCU account, all with the click of a mouse. Select what you want to switch to your PSCU account and ClickSWITCH takes care of the rest, generating and sending completed account switch forms to your old financial institution on your behalf. And, best of all, it's free.

We'll Guide You Every Step Of The Way

ClickSWITCH tools let you view the progress and details of your requested switches and track their transition to PSCU:

- Switch Summary – view the progress and details of your requested switches
- Switch Status – track and see confirmation when your account has been switched to PSCU
- Balance Assist – advises you on approximately how much money to keep in your old account until the switch to PSCU is completed. We suggest that you keep your old account open for 30 days to allow time for the switch to be complete and for checks and automated payments to clear.

Don't worry. If you need a little help along the way, a call to our Member Service staff will have you back on track in no time.

Ready To Get Started?

Already Started the Process, But Need To Finish?

Great Month for GREAT Savings!

Enterprise Car Sale!

Are you Flinstone-ing it to work? Do you need a car to brave this Michigan weather? Is it just time for a change? Enterprise Cars and PSCU are teaming up to offer our members exciting savings! Between March 26th and 28th, if you purchase a used vehicle from Enterprise Cars, they will make your first payment up to \$500!*

Preview our great selection of quality used vehicles at www.enterprisecarsales.com/publicservicecu

Farmington Hills 29301 Grand River Ave. 248 426-1432

Warren 7830 Convention Blvd. 586 446-6440

Visit us at Enterprise Car Sales

Call 734 641-8400 or visit www.pscunow.com to get pre-approved by Public Service Credit Union.

*Vehicle must be financed using standard financing terms through Public Service Credit Union to qualify for payment offer. Enterprise Car Sales will make the first payment on the payment due date up to

\$500 on member's behalf after vehicle is financed through Public Service Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid from 3/26/15 – 3/28/15. No cash advances.

Offer not valid for previous Enterprise purchases or with any other offer. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources

including auto auctions, with previous use possibly short-term rental, lease or other. This offer cannot be combined with any other offer. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. F04138 EW DI 2/15 DB

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



Scholarships now Available

Now... is your future!

We have 10 - \$1,000 scholarships to be awarded. Applications and details available online.

Click here, or stop in any branch office to apply.

Application deadline is April 30, 2015.

It's Tax Season!

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.

© 2014-2015 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2014. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

Holiday Closings



All branches of PSCU
will be CLOSED at noon
Friday, April 3rd
in observance of Good Friday



The Best-Selling Cars in America

These models are popular for a reason

When a vehicle is a perennial best-seller, it didn't happen by accident. Each of the vehicles that appear in the top-10 list holds a wide appeal for buyers looking for safe, reliable and convenient transportation. Here are three vehicles: a mid-size sedan, small SUV and a pickup that frequent the American roads.

Toyota Camry

The Camry is the best-selling car in America for the 12th straight year, but that didn't stop the engineers at Toyota from drafting an all-new model for the 2015 model year. With an MSRP starting at \$22,970, the newest Camry is an excellent choice for buyers looking for a vehicle with a rock solid reputation for reliability.

With a four-cylinder engine that can achieve up to 35 mpg highway, an available V6 that pumps out 268 horses, or a super-fuel efficient Hybrid model, the Camry offers something for everyone. And with its recent redesign, and plethora of convenience and safety features, don't expect sales of the Camry to slip anytime soon.

"For the last 12 years, the sales crown has been Camry's to lose, and the competition from Honda, Mazda, Kia, Hyundai, Chrysler, Ford and others - to say nothing of compact and midsize crossovers - has gotten stronger than ever," according to AutoBlog. "But after driving the 2015 Camry, we'd say that this Toyota's spot at the top of the charts seems as secure as ever. For now."

Honda CR-V

The CR-V is one of three Honda models that appears on the top-10 list (the Accord and Civic being the other two), and for buyers who put their focus on practicality and utility, you can't do much better. With major enhancements for the 2015 model, the CR-V was named Motor Trend's 2015 Sport/Utility of the Year[®], as well as the top spot in *US News* "Affordable Compact SUV's" list.

Starting at an MSRP of \$23,445, the CR-V puts a major emphasis on value and safety with a rearview camera, Bluetooth HandsFreeLink and SMS Text function, all added as standard equipment. And with a maximum of over 70 cubic feet of cargo capacity, the CR-V is ready for nearly anything you throw its way.

"Honda's CR-V is already known for its efficiency and utility and the 2015 CR-V enhances those qualities," according to Edmunds. "The refreshed 2015 Honda CR-V gets a new engine and transmission aimed at further improving efficiency plus new safety, comfort and convenience features. If you're shopping for a top-shelf compact SUV, the CR-V remains one of your best bets."

Ford F-150

Named the North American Truck/Utility of the Year, and

the best-selling truck for 37 consecutive years, the Ford F-150 is all-new for 2015. Starting at an MSRP of \$25,420, the biggest news for the 2015 F-150 is a 700-pound weight reduction that results in improved fuel economy and dent and ding resistance.



America's best-selling truck is available in a slew of trim levels, from the entry level XL to the luxurious Platinum, and four engines are available with two critically acclaimed EcoBoost models, too. The F-150 features best-in-class towing and payload, as well as cutting edge technology and features like a 360-degree camera and the all-new BoxLink system.

"The latest F-150 rises to the occasion, offering excellent capabilities, great gas mileage, an impressive new engine, a dramatically improved interior and a wide range of new high-tech gadgets," said *AutoTrader*. "Yes, it's true that the 2015 Ford F-150 may not look very different from last year's model, but we can assure you that it's fully redesigned and worthy of a spot at the top of your shopping list."

When you purchase any vehicle, you do your research. However, picking out the right loan is just as important as the price you pay. Stop by today to see all of the loan options we can provide for you.

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



Five Great Women in History

Five important stories for Women's History Month

Women's History Month arrives again this March. If you are interested in having a discussion about important women with your family or friends, or if you would just like to learn more about women's history for your own knowledge, here are five important stories worth telling.

Edith Wharton

Author Edith Wharton is responsible for such classic works as "The House of Mirth" and "The Age of Innocence," which seek to illuminate the problematic condition of upper class society in New York during the turn of the century as well as to shed light on the difficulties of being a woman in a man's world at that time and place.

Not only do her fictional stories teach women important life lessons, her own accomplishments make her an inspiring figure. She has the distinction of being the first woman to win a Pulitzer Prize in 1921 for "The Age of Innocence."

"The book has inspired several stage and screen adaptations, and the writer Cecily Von Ziegesar has said that it was the model for her popular Gossip Girl series of books," according to History.com.

Alice Paul

It is important to learn about activists who have been central to the women's rights movement, and Alice Paul is certainly one to know. Paul was an activist who worked tirelessly with her colleagues to pass an equal rights amendment for nearly 50 years.

In March 1972, they were successful in convincing Congress to propose for ratification the amendment that stated, "Equality of rights under the law shall not be denied or abridged by the United States or by any state on account of sex."

Although 22 out of 38 required states immediately ratified it, an anti-ratification campaign was successful in working against it. Unfortunately, the ratification deadline expired in 1982, and the amendment was never passed.

Sandra Day O'Connor

Stanford Law School graduate Sandra Day O'Connor was the first woman appointed to the United States Supreme Court. President Ronald Reagan nominated her in 1981, despite her judicial experience being only a few



years long. She was sworn in after being confirmed by the Senate in a decisive 99-0 vote.



By the time she retired in 2006, she developed a lasting reputation as an important and thoughtful judge.

“She also made it clear that the high court's role in American society was to interpret the law, not to legislate,” according to WomensHistoryMonth.gov.

Susan B. Anthony

Susan B. Anthony was raised in a Quaker household that instilled in her a sense of the importance of activism and human rights. She was a teacher for 15 years before she began taking part in the temperance movement. She spoke publicly for the Daughters of Temperance in 1849 and later went on to be an integral part of the formation of one of the first temperance organizations: the Woman's State Temperance Society of New York.

Anthony worked with fellow activist Elizabeth Cady Stanton to publish the journal “The Revolution” in 1868, which not only focused on women's rights but also African Americans' rights. She helped lead a group of women to try to vote at the polls in Rochester, New York in 1872 and was arrested for her efforts. This didn't stop her from campaigning for suffrage, and she even published three books about the movement.

When she died, four states gave women the right to vote, and the movement gained success in the subsequent years until all women had the right to vote when Congress adopted the 19th Amendment in 1920.

Amelia Earhart

Amelia Earhart has captivated the imaginations and hearts of people across the globe since she became the first woman to cross the Atlantic in an airplane in 1928. That trip took over 20 hours, and when she landed, she was an instant celebrity. She became a best-selling author with her book about the famed flight, was an editor at Cosmopolitan magazine and won numerous awards. When Earhart tried to become the first female pilot to circumnavigate the globe in 1937, she tragically disappeared after her plane left New Guinea. Her plane was never found.

There are important women who made history in the arts, sciences, sports, politics and every other field, and a month isn't long enough to discuss them all. These five stories each represent a unique moment to give a wide scope of women's history.



Five Spring Cleaning Tips

Tricks to making spring cleaning less daunting

It's almost spring time, and that means you're ready to shake off those winter doldrums with a little house cleaning and yard managing, right? If you just let out a groan, you might need a little motivation to help you get started.

"For many, performing a deep and thorough spring cleaning can often be overwhelming," says Marie Stegner, consumer health advocate for Maid Brigade, the leading maid service company.

Luckily, there are ways to make the process a little more manageable. Follow these steps to help you kick start your spring cleaning — and feel good about it:



1. Make a list of rooms - It sounds simple, but by listing out each room of your house or apartment — including those that tend to be forgotten about, like the utility room, laundry room, garage and closets — it makes it easier to determine the tasks for each. Once you have your list, walk through each room and write down the duties that need to be taken care of. These are likely things that don't get done on a daily basis, such as washing the windows, scrubbing the baseboards or cleaning behind furniture.

2. Divide and conquer - Cleaning takes time — especially if it's a good, deep clean — so there's no need to rush it. Take a look at the list you wrote and create a schedule of when you'll do what. The key here is to be realistic. No one can properly clean an entire house in a day from floor to ceiling, and there's no rule that says you must have it all done by a certain time. Try estimating how long each task will take you, and how long you want to spend cleaning each day. Then decide which days you'll do what task in what room, and make a schedule.

"It's a date with yourself," says Michelle Passoff, a New York City 'clutter consultant.' "That means no television, no phone calls, no repairmen, no interruptions." It's also important to schedule breaks in between tasks to avoid feeling burnt out.

3. De-clutter before cleaning - "There's something about spring that makes us want to clean, but the job can be overwhelming," says Passoff. "Especially if you've got so much clutter that it's getting in the way of what you need to clean."

One of the easiest ways to go about de-cluttering is to purchase three different plastic bins and label them "keep," "toss," and "donate/sell." You might be surprised at how much that clears out clutter.

When you go through your “keep” items, think about better ways of storing and organizing these items. For example, if you’ve compiled a lot of DVDs that were scattered on the ground of the kid’s play room, is there a bin or decorative basket you can store those in?

4. Download an app - There are a number of apps that you can download to help give you the motivation to tackle your spring cleaning. For example, there’s “Tody,” which allows you to designate areas in your home you’d like to clean, and how often the task should be performed. There’s also “BrightNest,” which lets you know of all the tasks, chores, upgrades and more you can do around your home. In addition, check out “HomeRoutines,” “EpicWin,” and “Chorma”— the latter especially if you’re dividing the spring cleaning amongst your family members.

5. Reward yourself - For each task you complete, treat yourself to something you enjoy. It could be something simple, like a glass of wine or an episode of your favorite TV show, or something even more indulgent like a new pair of shoes or a trip to the spa. When you’re cleaning, knowing that there’s a reward at the end, you’re more likely to get the job done. Plus, rewarding yourself helps keep you motivated and have more incentive to get back to work.

Follow these tips and you’ll be on your way to a more clutter free tomorrow.

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

