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# Great Month for GREAT Savings!

## Come Join Us



**Your invited to attend a seminar  
on "Different Stages of Life"**

Hosted by: Tom Landis  
Date: Thursday, April April 23rd @ 6:30 pm  
Location: Romulus Branch of PSCU - 7665 Merriman Rd.in Romulus

Space is limited - Reserve your seat today!  
Call 248-662-2000  
or Tom.Landis@LPL.com

Light refreshments will be served.

**LPL Financial**  
**PUBLIC SERVICE CREDIT UNION**

Whether your graduating, getting married, working on home improvements or planning for the future. PSCU is there when life happens. Come learn how we can help you through all stages of your life. Tom Landis, Financial Planner will be hosting a seminar on Thursday, April 23rd @ 6:30 pm in our Romulus branch. Space is limited, so please reserve your seat today. Call 248-662-2000 or email Tom.Landis@LPL.com

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## Great Month for GREAT Savings!



### Help Us "Spread the LOVE"

We've gone national! Our "Spread the LOVE" video fit perfectly with the MCUL's national message of "Love Your Credit Union" and we are proud to have the opportunity to spread the message as far as it will go. If you haven't had a chance to view our YouTube, [click here](#).

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# 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.

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

Apply Now!

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# Great Month for GREAT Savings!



## 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.

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# Great Month for GREAT Savings!



## It's BACK!

### **We've made it easy to Save to Win. Here's what you need to do:**

1. Open a 12-month Save to Win share certificate with at least \$25. This is your first entry into that month's drawing as well as additional drawings throughout the year.
2. Keep making deposits into your share certificate during the 12 months of your certificate. Every \$25 deposit earns you another entry into the drawings, up to 10 entries a month. (You can deposit as much money as you want each month, but prize entries are limited!)
3. To be eligible to win prizes, your account must be open through the drawing period, participants must be at least of sufficient age to enter into a binding contract (18 in most states), a resident of Michigan and be a member with a regular share account (the account which qualifies the individual for membership), in good standing.
4. There will be prizes awarded each month, quarter and in some states annually with tons of prizes. For a complete list of prizes [click here](#). Plus, our credit union offers another drawing and set of prizes just for our members! We will be awarding one member \$25 and one member \$50 every month.
5. For a complete set of rules, just [click here](#)!
6. [Save to Win FAQs](#)
7. [Truth in Savings Disclosure](#)



## 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!**



## **Do you have a NextGen Acct?**

Now is the perfect time to open your NextGen account with PSCU.

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## Unique Vehicles from Mainstream Manufacturers

If you want to stand out, here are a few vehicles you'll want to see

There are many choices for you to consider when you're looking for a new vehicle, but if you want to stand out from the crowd, that number shrinks dramatically. While most vehicles follow a cookie cutter mold, and fit in with the crowd, there are still a handful of vehicles that do things their own way. Here are a few to consider.

**smart fortwo** – Engineered with Mercedes-Benz, the smart fortwo is a small car with excellent gas mileage and a small carbon footprint. Starting at an MSRP of \$13,270 for the aptly named “fortwo,” you're sure to turn plenty of heads, and field even more questions. The fortwo is 85 percent recyclable and can achieve as much as 38 mpg highway. Unique colors and plenty of features make this model as fun as it is practical. And even though it's minute, that doesn't mean it's not safe. As a matter of fact, the fortwo comes standard with eight airbags, electronic stability program and a patented tridion safety cell that's modeled after a racecar roll cage, keeping you as safe as possible.



**Ford Flex** - If hauling people is a priority, but you're just not ready to go the minivan route, the Ford Flex is a great choice. Part SUV, part station wagon and part spaceship, the seven-passenger Flex starts at an MSRP of \$29,100 and is available in three trim levels, SE, SEL and Limited. There are two engines to choose from, one of them being a turbocharged 3.5-liter EcoBoost V6 that gets up to 365 hp and 350 lb/ft of torque, while still managing up to 23 mpg highway. There is an excellent 155.8 cubic feet of passenger volume and up to 83.2 cubic feet of cargo capacity, too. In addition to its bold design, standout features include available ambient lighting, a refrigerated console that can hold up to seven 12-ounce cans or four half-liter bottles around 40 degrees, a 12-speaker Sony audio system and power liftgate. Edmunds added that, “The 2015 Ford Flex offers a combination of space, versatility, features and solid driving dynamics that makes it a top choice among larger crossovers.”

**Cadillac ELR** - If you're looking for a luxury car that won't blend in, the ELR may be what you're looking for. The ELR is labeled an extended range electric vehicle, which means you get the best of both a gas powered and an electric powered vehicle. With a 37-mile range of electric driving, the ELR can go over an additional 300 miles with its gas-powered engine. And we're not talking about some wimpy engine either, with total system output of 162 hp and a thunderous 295 lb/ft of torque, the ELR can shoot to 60 mph in a tick over 7 1/2 seconds.

“Cadillac's new 2014 ELR looks astonishing,” according to *Car and Driver* magazine. “Low, chiseled, aggressive, provocative, and uncompromised by any concession to practicality, it seems to have been time-warped out of some Gene Roddenberry–spec, 23rd-century future onto today's roads.”

There are some other interesting models to check out including the Nissan Juke, Audi TT, Subaru XC Crosstrek and the Toyota FJ Cruiser. Whatever you choose, be sure to stop by to see the financing

options we can offer you.

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## Fun Outdoor Projects for Spring

### Transform your backyard with these exciting projects

Now that the weather is warming up, it is much more enjoyable to spend time outside. If you don't feel tempted to hang out in your backyard, completing a fun new project is the perfect solution. Any of these projects will give your backyard new life and encourage your family to spend time together outside.

#### Easy luminaria

Make beautiful luminaria to light your patio, a project your whole family can be involved in, and then have a stargazing party to enjoy the beautiful atmosphere they create. These DIY luminaria are easy, but aren't weatherproof, so bring them inside after each use.

First, buy tap lights, translucent rice paper, double sided tape and decorating materials. Tap lights are circular, flat on the bottom and are turned on by tapping the top. They are inexpensive and sold at most hardware and department stores.



Now, make a template for the luminaries by laying the light flat on a table and wrapping a sheet of paper around the base. You will connect the sides of the paper with double sided tape, so make sure the sides overlap. To start with, make the paper a little too long and trim it down until there is just enough overlap for the tape to hold it together.

Use this paper as a template to measure out the correct size in translucent rice paper. Have your whole family decorate several of the rice papers with stickers, paint or marker drawings, and their designs will be illuminated when the lights are turned on. Once the designs are complete, tape the cylinders together and place them on the lights outside.

#### Add new life to your concrete patio or walkway

If you have a concrete patio that is looking dull, you can completely transform the way it looks and update the entire look of your yard by painting it. Most people don't realize that concrete can be painted, and think they are stuck with the same drab color forever, but you can purchase concrete paint at most hardware stores.

Before you start your project, remove everything from the surface, sweep it, and use a scrub brush to clean up any sticky spots from sap or spilled food. Experts recommend using trisodium phosphate cleaner for this step, which can be bought online or at most hardware stores.

Next, rent a power washer or have it professionally power washed to prime it for the paint. If there is any existing paint on the concrete, the power washer should have been sufficient to remove it, but if you see any remaining portions, you will need to use a removing solvent and paint scraper.

Priming the surface is a crucial step that will leave you with smooth, professional-looking results, so be sure not to skip it. Exterior-grade block primer is best for concrete because it fills in the bumps and pores on the surface. One good choice is Behr's Concrete and Masonry Bonding Primer. After you coat the surface, wait at least eight hours to paint, even though it dries in a couple of hours.

Now it's time to paint. Choose masonry paint that can be tinted to the color of your choice and applied with a texture roller, high-capacity roller or masonry brush. You will need several coats for full coverage, and each coat needs time to dry before the next. It is also necessary to wait a few days after the last coat to make sure the surface is fully cured, so make sure there are several rain-free days ahead before you begin.

Choosing more than one color and painting a square or diamond pattern will give the concrete the luxurious look of outdoor tiles. There are many exciting patterns that are popular with concrete painting, so search online for inspiration.

### **Outdoor checker board**

If you have room in your backyard for a new patio, step up the fun factor by creating an outdoor checker/chess board. First, measure the space you have for your patio, keeping in mind it will need to be a square. Eight square tiles go in each row, so to find the correct size tiles you need, divide the length of one side by 8. If you use 12" square paving tiles, you will need an 8' by 8' area. You will need 64 tiles, 32 in a light color and 32 dark, but they don't have to be the traditional black and white.

Next, dig out the area that will be the patio and add at least four inches of gravel. The gravel will need to be compacted, but you can rent a compactor. After that, add 1/2 of your patio sand on top and rake it to make sure that it is smooth. Now you can lay your tiles in the pattern of a chess/checker board. When you are done, sweep more sand over to fill in the cracks.

You can easily make bean bags to use as checker pieces, but chess pieces will have to be marked to assign their position. It is also possible to buy giant chess pieces.

DIY projects are sure to add even more flair and personality to your dwelling so start on yours today.

