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Make someone else's day — and yours!

PSCU is HOT this month!



PSCU's Financial GEEK is here!



Do you or someone you know need financial advice? Does your credit report leave you with more questions than answers? Well we are here to help! For a limited time, we will set you up with your very own financial geek. They will walk you through your credit report for thirty days and find ways to save you money. Yeah that's right... we said 30 days. Oh, and did we mention- it's totally free! What do you really have to lose?

To sign up for this great service, simply email us at PSCUgeek@pscunow.com or call 734-641-8400 option 2 and we will make it happen for you! Don't forget to tell your friends!

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Get Big Protection in a Tiny Chip

The Euro Pay, MasterCard & Visa (EMV) is an embedded chip that improves security every time you make purchases at a chip-enabled terminal.

You will receive enhanced fraud protection with chip technology. This tiny chip protects you from fraud by creating a unique code for each chip transaction.

You can count on our Zero Liability policy. If your card is lost or stolen, you're protected against unauthorized use of your card or account information.*

Enjoy global acceptance. More places than ever now accept credit cards. So whether you check out using chip technology or swipe your card, you can pay with confidence worldwide.

Click here to view how simple it is to use.

*Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardmembers must notify Elan Financial promptly of any unauthorized use. Certain conditions and limitations may apply.



How to Impress Mortgage Lenders

Ways to show off to your potential investors

You know what they say... "First impressions last." That's true for a first date, job interviews and a variety of other instances that pave the way for life's happiest experiences. If you are ready to buy a home, making a good impression with the mortgage lenders is just as important. Be prepared by taking the following steps before your first meeting.

Harness your credit

Your credit score is one of the most important aspects in securing a mortgage. Obviously, the higher your credit score, the higher your chances of being approved and at better rates and terms. With that in mind, think ahead. A missed payment, for example, can take months to be removed from a credit report, so when you know you'll be in the market for a mortgage, you need to be extra-vigilant about all things credit-related, explained personal finance writer and blogger Valencia Higuera.

Manage your spending & pay off debts

In the months before applying for a mortgage, cap extraneous spending, especially using credit, as excessive spending in the months to a year before your mortgage applications can make a lender suspicious of your debt management skills.

"A high debt to income ratio can stop a mortgage approval," Higuera said. "To qualify for a mortgage, take steps to pay down your balances. Pay more than your minimum on your credit cards, and don't take out new debts."

Don't job hop

Nowadays, the mortgage approval process is a lot stricter than it once was when it comes to proving income. Lenders want to see a reliable work history and steady income. If you really want to show off to your potential lender, you and your co-signer should be at your current jobs for around a year.

"Most lenders would want to see two-years' worth of tax forms together with your most recent pay slip," an article on the Lincoln Capital Lending website states.



Save up for a big down payment

It's harder than ever to get a mortgage with little or no down payment. Show your potential lender that you've been preparing for this big life moment for a long time with a sizeable down payment — at least 20 percent of the purchase price. Besides helping you secure financing, a larger down payment (of 20 percent or more) will ensure you have instant equity in your home, and also help make your monthly payments lower.

By planning ahead and taking these few steps, you can make the best possible first impression in front of your potential lenders, getting you that much closer to your dream home and life's next joyful moment.

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PSCU is HOT this month!



PSCU will match Funds

In an effort to raise more funds and try to reach addition PSCU members, PSCU has opened a "Go fund me Account". This is a simple way members can support this wonderful cause, without having to come into the branches. And to make the deal even sweeter PSCU will match the dollar amount raised up to \$4,000. This is a great way to help support "Habitat for Humanity" and know your dollars are being doubled. Go to the attached link <http://www.gofundme.com/PSCUHabitat> to donate.

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PSCU is HOT this month!



PSCU Scholarships

We wanted to thank all the members that took the time to apply for a scholarship from Public Service Credit Union. We've received a record amount of applications this year and are looking forward to announcing the winners in our next newsletter.

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PSCU is HOT this month!

Coming Soon!

Now is the time to find your perfect vehicle to take advantage of our "First Time Auto Buyers Loan". With no co-signer and no credit history required, it's a great way to start to build your own credit.

*Payment based on \$5,000 financed for 60 month term at 6.99% APR. Minimum security deposit of \$500 or 10% required, Auto Pay or ACH required. Minimum loan amount is \$5,000. Offer valid only on vehicles purchased between 7/24/15-9/30/15. Vehicles must be model year 2008 or newer with less than 85,000 miles. Applicants must be employed with verifiable income. For qualified buyers only. Not all applicants will qualify. APR=Annual Percentage Rate.

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PSCU is HOT this month!



Save the Date

Enterprise Car Sale will be coming to our Romulus branch location on Friday, July 24th from 3pm to 7pm with many makes and models of cars geared for your budget.

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The Family Security Plan

Public Service Credit Union & The Family Security Plan®

Don't let the holes in your insurance coverage leave you soaked!

As medical technology and treatments improve, more people are surviving once fatal forms of cancer, heart disease and other, once critical, conditions. Medical and non-medical expenses often fall outside the covered expenses of traditional medical coverage. Even, if you are covered under a comprehensive health insurance plan, it still may not be enough, especially if your medical plan has a high deductible and coinsurance percentage. These trends create a growing demand for supplemental health insurance programs.

What is The Family Security Plan®? It is a promise. A promise to be there when people fall down; everyone deserves a chance to get back up.

The Family Security Plan® is here to ensure that you, and your family, have the supplemental insurance coverage you want, need and can afford:

- Our **Life Insurance** has an important place in the plans of single adults as well as small to large families, regardless of the benefits offered through your work.
- Our **Disability Income Insurance** helps replace your income in the form of a monthly benefit when you are out of work for an extended time due to an injury or illness.
- Our **Critical Illness Insurance** triggers a lump sum cash benefit sent directly to a policyholder who has been diagnosed with a covered critical illness.
- Our **Accident Insurance** provides a schedule of cash benefits when you or a family member experiences a covered injury or accident.

To find out more about any of The Family Security Plan® programs, visit <http://www.familysecurityplan.com/products/>.

For a personal consultation to begin building a customized Family Security Plan, visit a dedicated Representative in the lobby or call 855-818-0955 to speak with a Representative.



Holiday Hours





Best Vehicles for Summer

The open road and warm weather form a fantastic duo

The warmer weather is here, which can only mean one thing: summer vacation road trips! Whether you're going out with friends or with the whole family, having the right vehicle can make all the difference.

2015 Chevrolet Camaro Convertible

What's better than driving down the highway in an American icon that won't break the bank? The 2015 Camaro Convertible is the epitome of affordable performance and it starts at an MSRP of \$23,705. Power comes from a 323 hp V6 engine, or an available V8 engine that bumps the power up to 426 horses. For those who demand even more, the Camaro ZL1 uses a supercharged 6.2-liter V8 for a pavement torching 580 horsepower. A nine-speaker Boston Acoustics audio system, Chevrolet MyLink and the safety and security of OnStar vehicle telematics are all on hand to keep you connected. AutoTrader added, "For those interested in big off-the-line acceleration and burnout potential combined with sharp handling skills and respectable fuel economy, the 2015 Camaro delivers it all. It almost sounds too good to be true."

2015 Jeep Wrangler

The Jeep Wrangler is among the most recognized vehicles on the road today and its fan base is a rabid one with good reason. Recent accolades include being named to KBB.com's "10 Coolest Cars Under \$25,000," who also gave it a "Best Resale Value Award."

Starting at an MSRP of \$22,795, the 2015 Wrangler adds even more equipment including an improved sound system, and a new toolkit to help remove the roof, doors and bumper, making the Wrangler the ultimate off-road companion. Just think of the memories you'll make when roads aren't your boundary. If you need more room, the four-door Wrangler Unlimited is also available.

"With roots going all the way back to the Willy's 'Jeep' used during WWII, the iconic Jeep Wrangler is one of the purest and most capable SUVs on the market today," according to Left Lane News.

2015 Chrysler 300

Sitting in the lap of luxury is a great way to make any trip more memorable, and the 300 is a great choice with stand out design, impressive performance, solid fuel efficiency and heaps of luxury amenities. Aside from the most powerful V6 engine in its class and an available V8 engine that pushes over 360 horsepower and nearly 400 lb/ft of torque, the 300 is available with features like Poltrona Frau leather, the Uconnect infotainment



system with the largest touchscreen in its class and an incredible 19-speaker audio system by harman/kardon. There are also over 80 safety and security features.



Cars.com noted, "The 2015 Chrysler 300's attention-grabbing styling, elegant interior and composed road manners convey an overall classiness that rivals other large sedans."

2015 Kia Sedona

The Sedona is all-new for 2015 and it features a design like nothing else in the segment, sporting a blend of crossover and minivan. A recent winner of Motor Trend's "Minivan Big Test" where the Sedona toppled the Honda Odyssey, Toyota Sienna and Chrysler Town & Country. The Sedona was also named the 2015 AutoBytel Van/Minivan of the Year. The newest Sedona sports some of the most impressive features you can find in a minivan including first-class lounge seating, a heated steering wheel, UVO infotainment system and an Infinity audio system. You'll also find seating for up to eight passengers, and up to 142 cubic feet of cargo capacity, so even a cross-country road trip with the family is attainable.

Regardless of what you choose, the right financing is only a phone call away. Or simply stop by and let us get you on your way to making memories this summer.

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Random Acts of Kindness Ideas

Make someone else's day — and yours!

They say kindness is contagious. The more nice things you do for others, the more that makes others prone to do the same. That said, what goes around comes around — performing random acts of kindness upon others can make you happier, too, over the long haul.

“People who engage in kind acts become happier over time,” says Sonja Lyubomirsky, Ph.D., a professor of psychology at the University of California, Riverside. “When you are kind to others, you feel good as a person—more moral, optimistic and positive.”

So, where do you start? Here are some ideas on ways you can make someone's day that much better — and yours as well.

Treat the next person in line - Standing in line for your lunch or sitting in a drive-through? Buy something for the person in line behind you. Knowing that you will make a stranger's day better can help you have a better day, too, and likely make them pass on another act of kindness to someone else. If you're feeling extra generous, you can buy multiple people's orders.

Volunteer – You can choose to volunteer at a food bank, a neighborhood cleanup, or you can even be a chaperone on your child's trip. No matter where you choose to volunteer your time, you're bound to feel great, and help others feel the same for donating your time to them. In fact, science proves this to be true.



“People who volunteer tend to have higher self-esteem, psychological well-being, and happiness,” says Mark Snyder, a psychologist and head of the Center for the Study of the Individual and Society at the University of Minnesota. “All of these things go up as their feelings of social connectedness goes up, which in reality, it does. It also improves their health and even their longevity.”

Leave money in random places - For example, place change in the gumball dispenser so the next person who uses it gets it free. Or tape a dollar or two to the office vending machine with a note stating that “The next snack's on me!” Whoever is next to purchase their snack will no doubt be put in a better mood, and you'll feel better knowing you helped someone with just a few bucks and some creativity.

Don't skimp on compliments - It's the easiest way to brighten someone's day, and doesn't cost you a thing, nor requires a lot of effort. If you can find something to compliment — whether it's someone's outfit, their new haircut, how well their presentation went — then let that person know. Even the

smallest comments of praise can make someone smile, and make you feel better about your own self.

Give thanks - Community life-saving professionals, like police officers and fire fighters, often don't get the thanks they deserve. It's important to take a moment and think about all they've done in the past and present, and tell them how appreciative you are of their work, be it a phone call, letter or email. These people risk their lives to save others every day, and offering a simple "thanks" can mean all the difference. In addition, you can also thank your family, friends and other loved ones if they've recently done something you're grateful for.

Kindness really is contagious after all, so get out there today and make a positive difference.

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