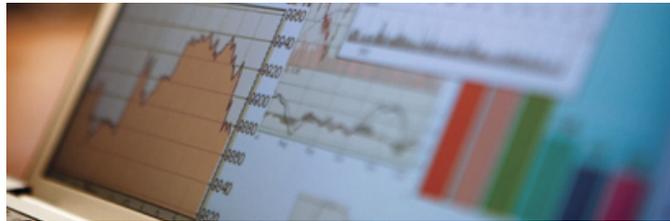


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Your Financial Future



YOUR FINANCIAL FUTURE
Your Guide to Life Planning

December 2015



Our roads to success may have twists and turns and ups and downs; together we can navigate a course and enjoy the scenery along the way.

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In This Issue

Coping With Market Volatility

Global market volatility has escalated in recent months and shows no signs of abating. Find out what you can do to help mitigate its impact on your investments.

Common Estate Planning Mistakes -- and How to Avoid Them

Estate planning can be as simple as drafting a will -- or as complex as setting up specialized trusts. When you are ready to create your own plan, it's wise to enlist the help of a qualified, experienced estate planning expert.

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Not Insured by any Federal Government Agency		Not a Bank Deposit

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We've got money for you in 2016

Mad Money is Here!

This is a perfect Holiday Gift!
MAD MONEY
They are books of singles in \$25, \$50 & \$100 denominations.
Come in to pick up yours TODAY!

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

□

We Need Your Help!



Share the Love!

Public Service Credit Union is part of an online campaign allowing credit unions to showcase the good work and differences they make in their communities while giving them a shot at giving back through a charitable donation. Our campaign is called "Share the Love" and we need your vote! If we win, Champions against Bullying will be awarded a \$10,000 donation on our behalf from the Love My Credit Union Rewards program. Plus – **you could win \$100 – just for voting!**

What are you voting on? Our video, Share the Love is a campaign that invites credit unions to create videos about how we give back to our communities. These videos are being shared nationwide to promote the credit union mission while inspiring random acts of kindness.

We are excited to share our video with you – and voting is easy!

1. Visit our voting page here
2. View our video. (You can see it above as well but must go to the page to vote)
3. Vote so we can win \$10,000 for Champions against Bullying!

Be sure to come back to vote daily! Voting is open October 1 – December 24, 2015. We encourage you to share the link with all members, family and friends through email, social media, and more.

Please join us by viewing and voting so we can help make a difference for Champions against Bullying!

More about CU Solutions Group & How the "Share the Love" campaign idea started

CU Solutions Group and its member discount program, Love My Credit Union Rewards, teamed up with CUNA to run "Share the Love" a program that highlights how credit unions give back to their communities through videos.

CU Solutions Group will make a donation to the charity of their choice on behalf of the credit unions whose videos receive the most votes. CU Solutions Group expects to award up to \$105,000 in donations during the campaign.

As of early last month, 73 credit unions from 28 states had submitted videos. And voters. And voters cast more than 3,000 votes in less than two days of voting, says Kaye Chervenak, project coordinator for membership enhancements at CU Solutions Group.

The campaign is a spin-off of a smaller-scale effort by a Michigan credit union.

Employees at Public Service Credit Union in Romulus, Mich., gave back to its community through small, random acts of kindness, such as passing out donuts to workers plowing streets after a snowstorm, donating treats to the animal shelter, and paying for gas and topping off windshield wiper fluid. The credit union captured the acts on video and word of the credit union's kindness spread through word-of-mouth, social media, and traditional media.

PSCU 15% Over Limit

It's that time of year again... you may need to increase your credit limit during the holidays. From November 16, 2015 through January 31, 2016, as a PSCU member in good standing, you may go over your line of credit by 15%. Please contact any PSCU representative for more details. However, **going over limit IS REPORTED on a credit report and can negatively impact your credit score. With the increased line of credit, your payment will automatically adjust according to your balance. Payment is based on \$30 per thousand.**

We've got money for you in 2016



Annual Meeting

Public Service Credit Union will be holding our annual meeting on Wednesday, January 27, 2016 @ 5:00pm at our Romulus Branch located at 7665 Merriman Rd. Please call 734-641-6303 to reserve a seat.

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

Holiday Hours

**All branches will close at noon on
Christmas Eve & New Year's Eve**
Thursday, Dec. 24th & Dec. 31st

**All branches will be closed all day
Christmas Day & New Year's Day**
Friday, Dec. 25th & Jan. 1st

Behind Car and Driver's "10Best" List

Why a Car and Driver designation means so much

There are plenty of professional organizations that give today's vehicles recognition. Whether they're ranking the coolest, the greenest or most fuel efficient, or simply the most affordable, you can find a list for whatever it is you're looking for. But there is one list that very well may rise above them all, and that's the Car and Driver "10Best" list that honors the 10 best vehicles you can buy.

There are around 150 new car models on the road today, so when you narrow the list down to 10, any of these models is sure to be a great choice.

Car and Driver created a list that cuts through the clutter and shows off the best the automotive industry has to offer. All of these vehicles have to cost less than \$80,000 (you have to be relatively fair), they provide bang for their buck (a lot of car for the money), they stand out in their respective segments and they are what Car and Driver calls "graceful in motion."

There are three categories of vehicles for you to choose from: affordable family vehicles, sports cars and luxury sedans.

If you're looking for an affordable family vehicle, Car and Driver named the Honda Accord, Volkswagen Golf/GTI, as well as the MAZDA3 and MAZDA6 four of them to its 2015 "10Best" list. Each of these vehicles offers practical and reliable transportation without breaking the bank. The MAZDA3 is the most affordable, with an MSRP starting around \$18,000, while the Accord has been named to the "10Best" list an astounding 29 times.

If you're looking for the best in performance, there is a handful of options ranging from the affordable Ford Mustang GT (at just over \$30,000) that cranks out 435 hp, to the small yet powerful BMW M235i Coupe with up to 320 hp and an impressive power to weight ratio. If you have a bit more to spend, you'd want to consider the Porsche Cayman/Boxster, well known for its phenomenal drivability, or the iconic Chevrolet Corvette Stingray.

There are also two luxury sedans on the "10Best" list, each with its own impressive resume. The 2015 Cadillac CTS is also a big threat to the luxury imports from Japan and Europe.

The other luxury sedan, and final vehicle on the "10Best" list, is the Tesla Model S 60, arguably the most groundbreaking vehicle on the road today. This electric vehicle is so much more than economical transportation; it competes with some of the best vehicles available on the road today, and does so without the use of a gasoline engine.

Car and Driver summed it up perfectly: "It's attractive, comfortable, fast, practical, technically fascinating, and not overpriced. Most important, it's not just a good electric vehicle, it's a good car."

Regardless of which vehicle you choose, stop by today to let us help with whatever finance options you need.



Healthy New Year's Resolutions You Should Actually Stick To

Make 2016 a year unlike any other with these resolutions

It is a common practice for individuals to set resolutions for the New Year. Typically, health-related goals are chief among these aspirations. Typically, they involve going to the gym more, eating better or quitting some degree of bad habit. It can be quite easy to fall off the wagon with resolutions once the shimmer of the New Year has worn off, but 2016 can be the year where you finally stick to your pledges and improve your quality of life. To help, here are resolutions for 2016 that you should strive to achieve.

Cut down on cigarettes

If you are a smoker, then you probably know the difficulty in trying to quit for good. It is not an easy task to try and quit cold turkey, so perhaps the best approach is to slowly wean yourself from the need to smoke. One method is quantifying how much you smoke. If you are a pack-a-day smoker, then you are smoking around 20 cigarettes a day and spending anywhere between \$6 and \$10 on your habit. Making a conscious effort to cut that number will not only help you better see the financial advantages of quitting for good, but it could also help your body adjust to a point where quitting becomes a possibility.

Increase your exercise at home

If you work 40 hours a week (or more), then trying to carve out an hour or more every day to go to the gym can become a chore. However, you can save yourself a lot of climbing over mental hurdles by performing simple and effective bodyweight exercises in your own home. Spending between 15 – 30 minutes doing burpees, crunches, push-ups or resistance band routines will not only have you feeling fitter, but it will also help you create a rhythm should you decide to spring for a gym membership down the line.



Planning and portioning your meals

One of the reasons that fad diets tend not to work is because they are temporary solutions to a long-term problem. In order to lose weight, you should understand that you have to change your lifestyle as opposed to adopting a diet for a handful of weeks or even months. One of the best ways to change your lifestyle is to create good habits, and there are no better habits than preparing your own meals and portioning out your food correctly, according to Health.com. By preparing food at home, you can determine your caloric intake down to the gram, and you will manage to save yourself a ton of money in the process. Rather than spring for lunch out at the office, consider spending a few hours on the weekend preparing your meals for the week to come; this habit will better attune you to your dietary needs and it will teach you the dedication necessary to stick to dietary changes for the long-term.

Be mindful of your fluids

You can easily lose some excess weight by simply giving up carbonated colas, especially if you drink one or more cans of soda a day. If you demand something flavorful, there are countless flavored water products that should satiate your sweet tooth without the exorbitant sugar. Alternatively, green tea is a great means to get antioxidants into your system, and black coffee – both caffeinated and non-caffeinated – keeps you alert during the day without the added risk of tooth decay. The greatest alternative to soda, however, is water. WebMD recommends consuming roughly eight 8-ounce glasses of water every day (although much of this water comes from the food you eat). Being mindful of your water intake and keeping track of it promotes better hydration and more energy.

The saying goes that it takes three weeks to form a new habit or break an old one. If you want to look better, feel better and be better, try one or all of these easy resolutions in 2016.

2015 Holiday Scam Threats

To view this email as a webpage click here



2015 Holiday Scam Threats

Produced by Ann Davidson, VP of Risk Consulting at Allied Solutions

As your financial institution gears up for the holidays, it is important you prepare for the increased threat of fraud attacks that this season brings.

Below is a list of the most common types of holiday scams to be shared with your employees and consumers to help ensure you all have a safe and fraud free holiday season. Allied also invites you to attend our free **Holiday Fraud Prevention 101 Webinar** hosted by NAFCU Services on December 9 to learn about the steps you, your staff, and your accountholders can take to detect and prevent these attacks.

Common Holiday Scams:

- **'PINless' Fraud** - Using counterfeit cards to make purchases under the dollar limit that requires a PIN or signature.
- **Home Delivery Scam** - Leaving unsuccessful delivery attempt notices that direct recipients to call a number and supply personal information to have the item delivered.
- **Holiday Job Offer Scam** - Posting a fake holiday job opportunity to receive personal information from respondents.
- **Coupon Scam** - Promoting an online coupon offer that requires consumers to supply personal/financial information to redeem the coupon.
- **Charity Scam** - Requesting over-the-phone or mailed donations to a fake charity.
- **Gift Purchase Scam** - Claiming to possess popular gifts on websites or social networks, so they may retain payments for these non-existent items.
- **Property Rental Scam** - Fraudulently facilitating home rentals or vacation properties.
- **Gift Card Scam** - Selling gift cards that in fact have no value (online or in person).
- **Technology Support Scam** - Contacting consumers and asking them to provide private information to repair a threat to their computer or mobile device.
- **Phishing Scam** - Requesting personal or financial information from consumers via text, email, or phone call.
- **E-card Scam** - Sending an e-card that redirects to the scammer's site when clicked by the recipient.
- **Overpayment Scam** - Overstating the cost of items to keep the excess purchase amount.
- **Grandparent Scam** - Contacting consumers and requesting funds be wired to assist an injured grandparent or relative.
- **Sweepstakes Scam** - Contacting individuals to announce they won a contest/sweepstakes and need to provide payment information for the small cost of interest to redeem the winnings.
- **Chip Card Scam** - Telling accountholders that financial information is required before mailing their new chip card. *(This information is not required!)*
- **Social Media Fraud** - Performing identity theft by pulling information posted by individuals on social media sites.
- **Card Reissue/Block Scam** - Stating a cardholder must first divulge private information before their debit/credit card can be blocked and/or reissued. *(This information is not required!)*
- **Wire Request Scam** - Submitting a fraudulent wire request and (most

likely) advising the request be rushed.

With the marked increase of online and mobile shopping, it is essential that every consumer remains particularly alert and cautious to protect themselves against these cyber threats, scams, and fraud attempts - not only during the holiday season, but all year long!

Visit our website or contact your Allied Solutions sales representative to find out more about the solutions we offer to help your financial institution remain better protected from financial loss risks.

To view previously sent *Risk Alerts* you may log into CenterPoint to access the Bond Risk Alert Library under the Bond tab. If you are a Bond client and do not currently have access to CenterPoint, Allied's client portal, simply send an email to centerpoint@alliedsolutions.net.

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