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Tips for Setting Aside Enough Money for Student Loans

Do you struggle with having enough in your account to pay back loans each month?

Ah, the burden of repaying student loans. Each month the payments come due, and each month you groan, wondering how you'll be able to pay it back. Maybe the reason student loans feel like such weight on your shoulders is because you have to pay back for years to come and it doesn't look like there's an end in sight.

No matter the reason, it's still important to pay them back in a timely manner to avoid accruing fees or large amounts of interest. Setting aside enough money for student loans may not be fun, but it can be fairly easy to do — all it takes is a few minor tweaks and you'll be able to pay back your loans without fretting every month. Follow these steps to ensure that you'll have enough money each month to pay back your student debt:

Stash away money in a jar – You've heard of the concept of a swear jar? If so, use the same principle and call it a college jar. Any time you receive a small amount of money, whether it's loose change or birthday money, throw it in the college jar. If you really want to ensure that you're saving enough, try matching the amount of money you put in with money out of your own account. Once you've accumulated a set amount, you can deposit that into a savings account.



Get rid of cable - Cable bills have gotten out of hand, reaching up to around \$1,500 annually. But there are better options, especially if you don't mind streaming different media.

"Increasingly, there are niche streaming options to scratch any itch," said Andrew Tarantola of Gizmodo. "While eventually they add up, at least you're paying for something you actually want to watch, not dozens of channels of dreck." By cutting out cable and switching to a more inexpensive service, you can use that money toward your student loans, without even losing anything.

Put aside your raise - If you're lucky enough to get a pay raise at work, it's a good idea to set aside that extra money to put toward your loans. Think of it this way: You handled your bills without the additional funds before, so you probably won't even notice it missing; plus, you'll feel extra good when you're more easily able to pay the loans each month. Talk to your payroll department about setting up an automated transaction for the extra money, if possible.

Cook your own meals - A recent "Real Money" poll in the new World News showed two out of three people believe they are spending too much money on food. If you find yourself going out to eat a lot, it might be a good time to evaluate your cooking skills in order to sock away extra money for your loans.

Associate Food Editor of Refinery29 Zoe Bain decided to only cook her own meals for two weeks without going out to eat once and socked away \$200, "which is no small feat if you do the math on how much that saves per year," she said.

Find a creative way to reduce energy expenses – According to the U.S Department of Energy, the average American household spends up to \$2,500 a year on energy bills. One simple way to lessen your bill is to use CFL or LED light bulbs.

"These bulbs are about four times more energy efficient than incandescent bulbs and last for many years," says Trent Hamm, author at The Simple Dollar. "Even switching just the five most-used bulbs

in your home could save you upwards of \$40 a year on your electric bill.”

Looking for more ways to save money each month for your student loans? Call us or stop by today to see how we can help you cut back on your daily costs or set up a savings account.

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We've got money for you in 2016



I need a getaway!

Do you need to get out of town...hit the open road...or just get away... like right away??? Maybe Europe, maybe Mexico, maybe the Caribbean; who knows. With Anyday Everyday Loans, you get to choose! With a quick and easy loan process, it's never been more convenient to have that dream vacation right at your fingertips! Click here to apply!

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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.

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The Smarter Way to Your Biggest Refund - TurboTax



Public Service Credit Union has teamed up with Love My Credit Union Rewards TurboTax® program to get you your maximum refund, **savings of up to \$15** on TurboTax federal products, and a **chance to win \$25,000!** Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes¹. **Start TurboTax now!**

This year, file your taxes the smarter way, and get your biggest possible refund – guaranteed. TurboTax® guides you every step of the way. Plus, you can **save up to \$15** on TurboTax federal products.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Start TurboTax now!

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. Members have saved over \$1.4 billion with exclusive offers from these great partners:

- Receive a 10% discount (business members a 15% discount) on select regularly priced **Sprint** monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week* with **CU Road Pal**
- Save up to \$200 on new **DIRECTV** service with monthly bill credits and a \$140 gift card
- Receive a \$100 gift card and smoke communicator with new a **ADT** monitored home security system
- Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org .



Protecting Your Money & Your Peace of Mind

Protecting Your Money And Your Peace of Mind

At Public Service Credit Union, safeguarding your account is an important part of our business. We are proud to provide unparalleled card security as part of your credit union membership.

No matter how careful you are with your financial records, criminals still find ways to access your card information to make unauthorized purchases. To combat this threat, we use the leading fraud protection service to monitor your accounts and detect suspicious activity.

How it works

- The service has information about fraud that has occurred for other cardholders
- The service learns your normal spending patterns
- Based on a combination of this information, the service evaluates your transaction
 - If the transaction is considered risky, a fraud specialist will contact you to verify if you authorized the transaction
- If you confirm the transaction is legitimate, there is no impact
- If you confirm that you did not authorize the transaction, that card is immediately blocked to stop more fraud from occurring
- If the fraud specialist cannot reach you, a message will be left and your card may be temporarily blocked until you return the call

How you can help

- Protect your card and card information
- Regularly monitor your statements for any activity that is not yours
- If you are contacted by a fraud specialist, please return the call as soon as possible
 - If the fraud specialist calls you, you will not be asked for any personal information
 - If you call the fraud call center back, you will be asked to verify your identity
- Make certain that the phone number you have on file with the credit union is current so you can be easily contacted if any questionable activity is detected on your account

To learn more about how we safeguard your account, please contact a Member Service Representative at 734-641-8400 or visit our Web site at www.PSCUnow.com

If your card is lost or stolen, or you notice suspicious activity, please call: 888-241-2510.

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Holiday Hours

All branches of PSCU
will be **closed** on
Monday, January 18th
in observation
Martin Luther King Jr. Day

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When Is the Best Time to Buy a New Vehicle?

The right timing can help you save big

Buying a new vehicle is probably the second biggest purchase you'll make in your lifetime, so doing your homework makes sense for many reasons, not the least of which is it could help you save thousands. And while there are many things to consider, when you buy is commonly overlooked — but it could make all the difference in getting a great deal.

Steve Harrison, executive director of the USAA Auto Circle, lists three things to help tip the scales in your favor, including:

1. Shopping early in the week -

Dealerships usually do the majority of their business during the weekend, so coming in on a Monday or Tuesday could net you not only individual attention, but the salesperson also may be more prone to make a deal due to low sales volume.

2. Shopping at the end of the month (or quarter) -

Most dealership personnel are judged on their sales performances, so a sale during a slow month or quarter could mean the difference between them keeping their job or not.

There are also times where the dealership as a whole can get extra money from the manufacturer if they hit certain sales goals, so they may even be willing to lose money on a specific sale to hit those goals.

3. Making your offer later in the day - Everyone looks forward to the end of the day, especially someone who works long hours. If a salesperson hasn't made a sale all day, he or she may be willing to push a quick sale through to help build some momentum and turn the day around before heading home.



“Some ‘experts’ will tell you that you can get a better deal on your vehicle in the dead of winter when sales are slow. The truth is that you can get a great deal any month of the year if you know what you are doing,” said Michael Royce, a former car salesman and consumer advocate.

You also want to use online tools, like Edmunds.com, that provide independent research before you decide on your vehicle. And as usual, stop by to see what financing options we can help with so you can shop with the peace of mind that you can afford what you're purchasing.



What to Do Before Donating Blood

A few useful tips to help make the process go smoothly the first time out

Donating blood is a worthy cause that helps countless people around the world each year. January is National Blood Donor Month; if you have never donated before, there's never been a better time to start than right now.

It is not uncommon for potential blood donors to face anxiety at the thought of going under the needle, but giving blood is an altogether painless and easy process so long as you know how to go about it. If you are interested in giving blood in the New Year, these are the things you will need to know.

Know if you meet the requirements

In order for a person to give blood, one must meet certain minimum eligibility requirements. The Red Cross offers a comprehensive list of requirements that relate to everything from age and gender to recent travels and illnesses. Generally speaking, blood donors are expected to be in good health, to be feeling well and to weigh no less than 110 pounds, and may only donate once every 56 days. Donors should be at least 17 years of age, but certain states allow for 16-year-old children to donate with parental consent. A comprehensive, alphabetized list of eligibility requirements can be found at



<http://www.redcrossblood.org/donating-blood/eligibility-requirements/eligibility-criteria-alphabetical-listing>.

Know what to do beforehand

Once you are certain that you meet the requirements to donate, you may proceed with scheduling your appointment. In the two weeks prior to your appointment, you should be sure to consume foods that are rich in iron and low in fat. By eating whole grains, spinach, eggs, lean beef and poultry and drinking low-fat or non-fat milk, you will be able to produce blood faster. This not only enables you to donate the best blood possible, but it also helps with the recuperation process. Prior to your appointment, it is advisable to get at least 5 – 7 hours of sleep, drink between 4 – 8 glasses of water or juice and eat a light meal three hours before donating.

Know what not to do beforehand

If you are a smoker, you are not necessarily disqualified from donating blood. However, if you intend to donate, you should not smoke or use nicotine products for at least one hour before donating. Consumption of alcohol should be avoided for 24 hours before your appointment. It is also not recommended that you chew gum or eat mints or candy immediately prior to or during your donation as it increases the temperature in your mouth and could lead to failing the physical. You should also avoid eating fatty foods, like hamburgers, fried chicken or ice cream, prior to the test as it can negatively affect the result of your test prior to donating. If you are a platelet donor, you must also avoid taking aspirin or any other non-steroidal anti-inflammatories in the 48 hours prior to your appointment.

Know what to bring with you

If you are in possession of a donor ID card, you will want to bring that; if not, two valid forms of identification, such as a driver's license or passport, will do the trick. Additionally, to help facilitate the process, you will want to provide a list of any medications you may be taking. If you have visited any countries outside of the United States in the past three years, you will also need to inform the staff

and volunteers. Be sure to wear comfortable clothing, including a short-sleeve shirt or a shirt with sleeves that can be easily rolled up, and bring headphones to help relax as blood is being drawn.

Once you've had blood taken, eat your cookie and drink your orange juice. You will be free to go after 15 minutes of recuperation, but you may want to take it easy for the rest of the day.

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