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Getting there should be half the fun

“FALL” in love with PSCU!

Do you have the Advantage?

Checking Accounts

At Public Service Credit Union, our Checking Accounts are designed to help members manage their finances, while keeping in touch with their money - 24 hours a day, 7 days a week. You decide which account is right for you!

	Basic	Direct Advantage	Direct Advantage Plus
Features	24/7 Access Mobile Banking Online Banking Telephone Banking Debit Card Free Bill Pay*	24/7 Access Mobile Banking Online Banking Telephone Banking Debit Card Free Bill Pay*	24/7 Access Mobile Banking Online Banking Telephone Banking Debit Card Free Bill Pay*
Added Benefits		10 Free Out of Network PIN Transactions	10 Free Out of Network PIN Transactions Dividends Paid Monthly** Free ID Theft Protection***
Requirements		Direct Deposit of \$800+ monthly	Minimum of 10 debit card transactions per month E-statements Direct Deposit of \$1500+ monthly
Fees	\$0.95/month Fee waived if minimum monthly balance (\$250) is met	NO FEE!	NO FEE!



Disclaimer

*Monthly direct deposit of at least \$1,500. E-statements & minimum of 10 transactions a month. Fully Managed Identity Theft Research, Remediation and Recovery, Lost Document Replacement, Identity Theft Reimbursement Insurance - \$25,000 Limit. Entitlement to One bureau Credit Monitoring.

Enjoy Retirement Linda Wallace!

On Linda's last day at PSCU, the executive staff took her back in time to 1978, where she began her career in the City County Building – Suite 607. Where Detroit officials present her with some amazing awards:

- Wayne County Sheriff's Office – pinned Linda with a honorary Sheriff's badge for her service to Wayne County Sheriff's through the years.
- Detroit City Council – presented Linda with a Spirit of Detroit award & testimonial from the City Council.
- Gennele Allen, Assistant County Executive – honored Linda with a beautiful bouquet of flowers sent by Warren Evans.
- Tiffany Nimmons, PFP - wrote and serenaded Linda with an amazing song.

It was wonderful that so many organizations and people were able to recognize all the amazing work Linda Wallace has accomplished for the credit union through the years. The entire team from Public Service Credit Union would like to congratulate Linda on her well deserved retirement, and hope she knows how much she will be missed!



“FALL” in love with PSCU!



Home Banking is Coming!

Beginning September 13, 2016 the home banking will have a brand new look and feel; Not only will the interface be easier to navigate, but you will have access to our great new features including our new mobile app!

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The Best Place for a Personal Loan

Your local financial institution is the place to go for a personal loan

When you are looking for a personal loan, you may feel daunted by all the options you find when doing research online. Fortunately, you don't have to sift through a large list of online lenders to find the best service, rates and value.

There is one clear winner: your local financial institution.

Here are some of the many reasons why you should stick with your local financial institution when seeking a personal loan:

They value each customer -

“Start with your local community bank or credit union,” recommended NerdWallet in an article published in November 2015. “If you've been banking there for a while and the institution values you as a customer, you'll get the best rate and loan amount.”

Because small financial institutions obtain their business within a limited geographic range, they place a high value on each and every customer. Large national chains have the ability to open and close branches that don't meet peak profitability standards, so there is less need for them to be flexible to please their customers in any specific location, and each individual customer is a much smaller percentage of their overall business.



You can meet with decision-makers in person - Your local financial institution can provide something that no other lender can: the chance to speak face-to-face with someone who knows your financial situation and can work with you throughout the process. It's much more pleasant to work with someone who knows you, instead of having to repeat the same information to whoever happens to be working at the local chain branch that day. And talking to a real person beats trying to explain yourself to an automated robotic voice over the phone or navigating email support contact forms, as one often has to do with online-exclusive lenders and large, national bank chains.

Furthermore, at a community financial institution you have the opportunity to develop a relationship with the people who make the loan decisions, and they can tell you exactly what you need to do to make your application as strong as possible because they are the ones setting the standards. If you work with a large chain, on the other hand, you may end up spending a large amount of time making your case to one person and then having your information passed on to a different person, in another location, who is higher up the chain of command.

They see more than just numbers - Fostering a relationship with your financial institution means you can seek a loan from someone who knows who you are as a person and who doesn't have to rely on simple numbers to determine whether you should get a loan.

“Community banks may consider what type of job you have and be willing to look at your current year's income — rather than just basing their criteria on previous earnings,” states Sandy Gadow for The Washington Post. “And since they are located in your local town or area, they are aware of certain factors that a large, out-of-state bank might not take into consideration.”

Lastly, because they are part of the community, small financial institutions are frequently active in local charities and other organizations, so you can feel good about providing them with your business.

“When you make payments to a nearby [financial institution], there’s a good chance it will take that money and lend it to other individuals and businesses in the area,” states Daniel Kurt, a contributor to Investopedia. “Smaller [financial institutions] also tend to support local events and charities, thus bolstering the local community.”

If you want to find the best rate on a loan, get the best customer service, feel valued as a person and support an organization that gives back to the community, you know where to go: your local financial institution.

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“FALL” in love with PSCU!



Supporting our Communities!

Public Service Credit Union employees are proud to support the communities we serve. They raise money for many charities and communities, by paying \$5.00 each day they wear jeans. This year, one of the ways the PSCU staff helped was by purchasing 500 back packs and stuffing them with school supplies for our many student members. All branches have enjoyed getting involved, by passing them out to the students at all PSCU locations.

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Holiday Hours



All branches of PSCU will be closed Monday, October 10th in observance of Columbus Day

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The Best Online Banking Is With Your Financial Institution

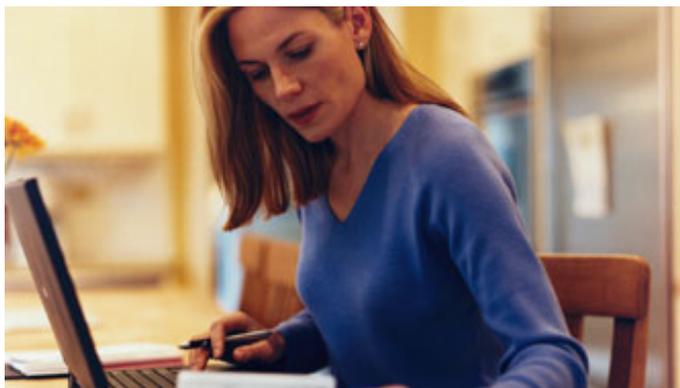
Why you shouldn't switch to a financial institution that's exclusively online

The convenience of banking online is undeniable and hard to overstate, but that doesn't mean you should switch to a financial institution that's exclusively online.

Read on to learn more about the many benefits of using the online tools of your brick-and-mortar financial institution.

Flexibility and efficiency -

Nowadays, all financial institutions are hopping aboard the train of online banking, providing their customers with cutting-edge financial tools accessible from their computer or with their mobile device's web browser, and many are even making their own mobile apps. So you don't have to give up the great benefits of brick-and-mortar banking and settle for conducting all your financial business online just to reap the rewards you get from online financial tools.



Even if you haven't had to go into your local branch lately, you may end up in a bind if you switch to banking exclusively online. Searching for a nationwide ATM where you can withdraw cash from an online checking account can be cumbersome, and in many instances, cash deposits are limited to only certain ATMs.

Some people try to avoid this issue by pairing a traditional checking account with an online-only savings account, but that can create its own complications. You could find yourself short on cash with a low balance in your checking account, for example, and then have to wait a full day for the transferred funds from your savings account to be accessible. If you conduct all your financial business at the same institution, however, transactions can be cleared much more quickly, and you can go into a branch to sort out any issues at a moment's notice.

A variety of services - Financial institutions provide a lot more services than checking and savings accounts, which you may overlook until you find yourself in need of one.

“Branches sell money orders, notarize documents and hold safe deposit boxes,” states banking and loans expert Justin Pritchard with About.com. “You can get those services from a variety of other places (usually), but it might be easier to do everything at the [financial institution].”

You will save time if you can simply go into your local branch for a certified check or money order, for example, instead of having to search for a business in your area that offers the services you need. Furthermore, you may not even be able to receive certain services at financial institutions where you don't hold an account, or you may face extra fees. You will experience fewer delays with deposits, check cashing and other financial services if you work with your own financial institution.

Better customer service - If you find a suspicious transaction or another problem with your account pops up, you will likely find communication easier if you stick with your brick-and-mortar financial institution. Online banks have customer service lines and email addresses, but nothing can compare with the ability to see someone face-to-face, so you can make sure that they fully understand your issue and you feel comfortable with its resolution before you leave.

Support and expert information - Many of our day-to-day financial tasks are clear-cut and don't require any special knowledge or support, like depositing checks or withdrawing cash. There are many aspects of finance, however, that you may wish to get an expert opinion on, and that is where having a relationship with the people at your local financial institution can come in handy.

Geoff Williams, author of "Living Well With Bad Credit" and contributor to U.S. News & World Report, states, "... if you have loans with your [financial institution], you might have questions about home equity lines of credit or what type of individual retirement account you need. You may appreciate calling on a human sounding board — and not having to work everything out on your own."

A rewarding relationship - One of the biggest benefits of a brick-and-mortar financial institution is the relationship that you build. It can provide far more than a sounding board for your financial questions; it can actually help you get a loan.

"If the [financial institution] manager knows your name and has a sense of your character, that may be the edge you need when it comes to getting approved, particularly if you aren't an elite banking customer and you have a few dings on your [credit] report," states Williams.

Talk to your financial institution today or visit its website to see what online tools are available.

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Best Cars for Families

Getting there should be half the fun

If you need a vehicle for you and your family, here are some of the best options on the market:

Chevrolet Impala - Named a Best Car for the Money and one of the Best Cars for Families by U.S. News & World Report, the Impala is a full-size premium sedan that's gaining popularity. With your choice of a 2.5-liter, four-cylinder engine with 22 mpg city and 31 mpg highway or a powerful 3.6-liter V6 that produces 305 hp, you'll find just what you're looking for. Other highlights include 18.8 cubic feet of cargo capacity, Chevrolet MyLink with an eight-inch touch screen, Bose Active Noise Cancellation and 4G LTE Wi-Fi from OnStar. All this for an MSRP starting at \$27,095 for the 2016 model, making it a great value as well.

“The 2016 Chevrolet Impala is still one of the stars of the segment — and we think it's finally worthy of wearing the Impala name that recalls some of the automaker's most stylish 1960s sedans and coupes,” notes AutoTrader.

Honda Pilot - In addition to top honors from U.S. News & World Report, which also rated it the top midsize SUV, the newest Honda Pilot was given a 2016 KBB.com Best Buy of the Year award and top scores from the Insurance Institute for Highway Safety, among only a handful of SUVs to earn the distinction of “Top Safety Pick+.”



The eight-passenger Pilot is available in five trim levels and has a starting MSRP of \$30,345. Even the entry-level LX model comes standard with push-button start, Bluetooth wireless connectivity, a seven-speaker audio system and a multi-angle rearview camera. As you climb through the trim ladder you can add leather seating, ventilated front seats, a rear seat entertainment system and the safety of Honda Sensing that includes adaptive cruise control, lane departure warning, road departure mitigation and a collision mitigation braking system.

“The 2016 Honda Pilot is suddenly one of the best three-row crossovers you can buy. Combining the rarity of a usable third row with luxury levels of quiet and comfort, the Pilot is a win-win for the entire family,” says Left Lane News.

Toyota Sienna - An MSRP of \$28,850 gets you into one of the best minivans on the market. The Sienna, also known as the “swagger wagon,” is more than just a people mover with seating for up to eight. Leather upholstery, a dual-pane moon roof, power sliding doors and tailgate, second-row lounge seating and a dual-view Blu-ray Disc entertainment center with 16.4-inch color display are all available. Flexible seating lets you accommodate a variety of passenger and cargo arrangements with a maximum capacity of 150 cubic feet of cargo space, made even easier with the Split & Stow 3rd Row seat. All models utilize a 3.5-liter V6 engine with 266 hp and 245 pound-feet of torque that brings with it a 3,500-pound towing capacity. And the Sienna is the only minivan on the market available with an all-wheel-drive system.

“With its accommodating interior, easy manners and stellar reliability record, the 2016 Toyota Sienna remains at the top of the class among minivans. Just off a freshening last year that granted updates inside and out, the Sienna continues to earn its status as an exemplary choice for growing families,” says Kelley Blue Book

Nissan NV Passenger - For those with larger families, there aren't many great options if you're not interested in a large SUV like the Chevrolet Tahoe or Suburban, but the NV Passenger is a great

alternative. Starting at an MSRP of \$32,810, the NV Passenger has a remarkable 324 seating configurations (with seating for up to 12) and an abundance of features like leather seats, the Nissan Connect system and a rearview monitor.

The NV Passenger is ready for everything, with 800,000 miles of reliability testing and 7,000 quality and durability tests, backed up by a five-year/100,000-mile bumper-to-bumper limited warranty — the best commercial van warranty in America.

No matter what you're looking for, let us know and we'll do our best to help you get financed, so you can shop for the vehicle you want without worrying about dealership financing.

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