

## In This Issue:

- **Basic Investing for Beginners**  
Get started investing with these basics and tips
- **Employee Spotlight**
- **Great Gift Ideas!**
- **Holiday Hours**
- **How to Celebrate Father's Day on a Budget**  
Give your dad a frugal Father's Day he'll never forget
- **Mortgages - There's no place like PSCU!**

## Basic Investing for Beginners

### Get started investing with these basics and tips

Investing money is a vast, complicated ordeal that requires substantial knowledge and practice, whether you're intending to buy and sell stock, build and rent out office space or invest in a retirement savings program. Because of this complexity, taking your first steps on the road to successful investing can seem daunting; however, every hopeful investor can benefit from understanding these basic ideas.

#### What is investing?

Basically defined, investing is putting money into something (referred to as an "investment vehicle") that will bring you more money in the future. There are many investment vehicles, such as buying stocks or raising livestock, but they all are made with the same intention: some money goes in, more money comes back.

Also, you must invest with the knowledge that any investment comes with a certain degree of risk and could end in the loss of the "principal," or the money that you put in.



#### Chart your course

The Securities and Exchange Commission suggests that before choosing investments, it is best to figure out your goals. In particular, you should decide what financial goals you want to achieve, decide which goals are most important and, finally, decide how long you have to meet each goal. For example, if you have a new baby and want to save for that child's college fund, it would be a more immediate goal than your retirement fund, so investments toward college would have a time frame of about 18 years.

The SEC also suggests that you pay off any credit card or other high-interest debt before investing, pointing out that almost no investments can counter a bill with an 18 percent interest rate.

#### Choosing investment vehicles

There are many vehicles in which to invest, so keep in mind a few general guidelines.

First, correctly gauge your risk tolerance. Investopedia recommends thinking about risk in terms of when you will need the money — a person in their 20s or 30s saving for retirement can take significantly riskier investments than someone doing so in their 60s. To put it another way, as the goal gets closer, you should ideally partake in fewer risky investments.

To alleviate some of this risk, and to compensate for the fact that investments hold some inherent risk no matter the vehicle, the SEC tells investors to diversify their investments, using the old adage, "Don't put all your eggs in one basket." The idea is that if one investment should fail, the others can make up for the loss.

Both Investopedia and the SEC stress that any new investor should thoroughly understand the risks of any investment before contributing any money, as well as any fees associated with buying, selling or holding onto the investment.

From here, investing your money intelligently will involve researching several of the many different investment vehicles and doling out money. However, armed with these basic tools and guidelines, you are much better-equipped to make good decisions on sound investments.



## Employee Spotlight

Our employee spotlight shines on Jennifer Morin this month. Jennifer has been with the credit union for 2 years, working in the Collection Department at the Romulus Branch. Jennifer is known for her helpful spirit in working with members who may have encountered difficulties in paying their loans. In Jennifer's spare time she loves spending time outdoors either boating, golfing, bike riding , skiing or just hiking. Thank you Jennifer, for being a great help to our members!

## Great Gift Ideas!

### We have Mad Money & Gift Cards

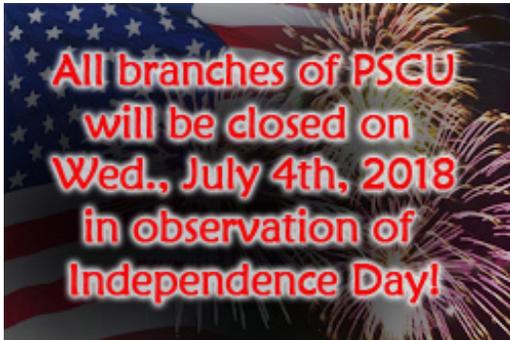
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Mad Money comes in books of 100, 50 & 25  
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## Holiday Hours



## How to Celebrate Father's Day on a Budget

### Give your dad a frugal Father's Day he'll never forget

With Father's Day coming soon, it's time to start thinking about how to give your dad the best June 17 possible. Even if you can't afford to buy him a new grill, take him to an expensive steakhouse or get him front-row tickets to the big game, there are still plenty of budget-conscious ways to celebrate his special day.

#### Head outside

It's practically summer, so why not take your dad outside? Once you're out the door, the possibilities are nearly endless. Remember, this is his day, so let his level of fitness determine how strenuous things get (assuming, of course, that you can keep up with him).

For starters, head to a local park and take your dad for a stroll in the sunshine and fresh air. You could also shoot hoops at the gym or head to the driving range to hit a bucket of golf balls. Or, hop on your bicycles and explore a local trail. You could also take him for a run or a rugged hike if you're both up to it. There's plenty of inexpensive fun to be had on the water, too, from swimming at the local pool to canoeing down the river to fishing out on the lake.



#### Sports for a steal

If your dad is more into watching sports than playing them, you don't have to spend a fortune on pro tickets to have a good time. June is the perfect time to take him to a minor-league baseball game. You might also be able to find minor-league soccer or arena football games, auto racing at a local track or entertaining recreational league tournaments for a variety of sports.

If you can't find any reasonably priced sporting events to attend with your dad, try the time-honored tradition of watching them with him on the couch (bonus: The snacks and drinks will be cheaper, too). This year's U.S. Open golf tournament will be taking place on Father's Day, as will the NASCAR XFINITY Series Ethanol E15 250 race. Keep an eye on the NBA basketball finals and the NHL Stanley Cup finals, too — both of those will be wrapping up toward the middle of June as well.

#### Do it yourself

Your dad probably likes to eat, so why not make him dinner (or lunch, a snack or dessert)? If you're confident in the kitchen, you could try recreating his favorite restaurant dish or the homecooked meal he requests most often. If your culinary skills are a little shaky, you could pack a picnic instead, making sure to include his favorite sandwich fixings and snacks.

If you're feeling creative, you could also make your dad a card or a gift. Let your talents guide you. If he loves sweets, fill a tin with his favorite homemade snacks or cookies. If you're artistic, paint him a picture, write him a song or draw him a unique Father's Day card. If you're skilled with tools or crafts, you can find a million ideas online for do-it-yourself dad gifts. If you don't excel at those things, give your dad the gift of a freshly washed car or a neatly mowed lawn.

As you're coming up with specific ideas to celebrate Father's Day on a budget, don't forget the gift of time. Sometimes just being present with your dad is enough. Help him out with a project, watch his favorite movie with him, listen to him reminisce about the good old days or browse with him at his favorite store. The amount of money you can spend on your dad will vary, but time is an even more finite resource — and who better to spend it with than your dad?

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## Mortgages - There's no place like PSCU!



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