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Employee Spotlight



Deleanna has been with Public Service Credit Union since May of 2014. Since joining the PSCU family, she has been in a variety of roles including assisting with the PSCU Mobile Branch, Member Service Professional at several branches including Redford, Romulus, and Focus Hope. Now she is serving as VA's Member Relationship Specialist, which she has been doing an outstanding job creating and developing relationships. Deleanna also finds time serving and representing PSCU by participating in a variety of events such as: Relay for Life, Focus Hope Walk, Habitats for Humanity, Susan G. Komen: Walk for a Cure, and host of other events in and around the Detroit-Metropolitan Area. Recently, Deleanna graduated from Wayne State University with her Bachelor of Science in Business Administration with a concentration in Marketing. Her hard work, dedication, and drive motivates and encourages her fellow employees, but serves as a beacon of positivity for both employees and members alike.

Fun Ways to Make Money in Retirement

How to boost your funds after you've called it a career

There's an old saying that if you love what you do, you'll never work a day in your life. With retirement on the horizon, you've already put in your lifetime of work and find yourself ready to kick back and do what you love for the rest of your days. If what you love to do presents a way to turn a profit and supplement your income in retirement, all the better. In today's gig economy, it's easier than ever to turn hobbies into money-making endeavors without ever feeling like you're back on the job.

Become a career coach

If you truly loved what you did in your career and want to give back, The Muse lets you build up a new generation of leaders and young professionals by becoming a career coach. The platform presents you and your expertise to a network of 5 million professionals, letting them book you as a coach for a fee and allowing you to accept gigs at your own pace. If you establish yourself as a venerable veteran, you'll soon find yourself making a nice chunk of change just for passing along knowledge gained over years of hard work.



Rent out your home

Airbnb lets you share your space with guests, letting you live out your dream of running your own personal bed and breakfast. Through Airbnb, travelers can rent rooms or even your entire home for periods of time at a price you determine to be fair. The better experience you offer your guests, the more attention you're likely to attract. Turning your home into an Airbnb is particularly advantageous if you live in or adjacent to a major tourist destination, and especially so if you own multiple homes.

Watch some pets

There are few pleasures simpler and more rewarding than spending time cuddling up with dogs and cats. Websites like Rover and Petsitter make it so that you can get paid for the privilege by offering your services as a pet-sitter or dog-walker. According to Money contributor Luisa Zhou, you can earn up to \$1,000 a month just for looking after other people's pets.

Drive people around

If you enjoy driving around aimlessly, put your mileage to good use by becoming a driver for services like Lyft and Uber. Becoming a Lyft or Uber driver is both a great way to learn more about your new or old city and share your knowledge with visitors. It's also a great way to supplement your income, particularly if you gain a reputation for maintaining a clean vehicle and being helpful and friendly.

Sell your crafty treasures and clean out your closet

If you've got a flair for the creative, whether it's crafting fine jewelry or creating knick-knacks, you can put your talents up for display — and purchase — at Etsy, a marketplace ideal for selling handmade goods and vintage treasures alike. If you're paring down your collections and want to make some good money from it, Amazon and eBay offer the ability to list certain items for free with just a small percentage of the final selling price going back to the company. And if your wardrobe in particular has the potential to turn a pretty penny, turn to Poshmark and sell your clothing.

Retirement means never having to work another day, but it doesn't mean you have to go without additional income. By flexing your creativity, sharing your knowledge or enjoying the company of some friendly pets, you can supplement your income in retirement and truly make the most of your golden years.

7 New Vehicles Under \$25,000

You won't have to break the bank when you buy one of these seven models

As new vehicles become more efficient and advanced, they earn higher price tags. That doesn't mean that buyers on a budget can't find a brand-new vehicle that fits their needs. In most vehicle segments, there are still several vehicles that cost under \$25,000.

Subcompact car: 2019 Mitsubishi Mirage

The subcompact car segment still offers the most affordable vehicles. This includes the 2019 Mitsubishi Mirage, which starts at just \$13,795.¹ The Mirage is also one of the most efficient non-hybrid vehicles on the market, reaching a highway fuel economy rate of 43 mpg.² For a larger ride, you can opt for the Mirage G4, the sedan variant of the traditional Mitsubishi Mirage hatchback.



Compact car: 2019 Honda Civic

One of the best-selling sedans due to its efficiency and advanced technology, the 2019 Honda Civic carries an asking price of \$19,450 for the base trim level.³ In addition to the sedan, Honda offers a range of other Civic versions, including a Honda Civic Coupe and Honda Civic Hatchback, both of which also have starting prices under \$25,000.

Hybrid: 2019 Toyota Prius

The Toyota Prius was one of the forerunners of the hybrid revolution, and it still retains its status as one of the most popular eco-friendly vehicles. Currently, the 2019 Prius achieves a fuel score of 54 mpg in the city and 50 mpg on the highway.⁴ It also retains a rather affordable price tag of just \$23,770.⁵

Wagon: 2019 Volkswagen Golf SportWagen

Although station wagons aren't as abundant as they had been, the remaining wagons on today's market offer versatile storage and travel options. The most affordable wagon is the Sportwagen version of the 2019 Volkswagen Golf, which starts at \$211,895.⁶ The Golf Sportwagen bears an eight-speed automatic transmission with Tiptronic® and Sport mode and available 4MOTION All-Wheel Drive⁷ that sends torque to the rear wheels to help you conquer those steep hills.

Subcompact crossover: 2019 Buick Encore

Even luxury brands like Buick offer affordable options within some class. The 2019 Buick Encore is one of the few luxury crossovers with an asking price under \$25,000, with base Encore models receiving a \$23,200 price tag.⁷ The Encore offers room for up to five travelers and 48.4 cubic ft. of space for their luggage.

Compact SUV: 2019 Nissan Rogue

Nissan provides versatility and capability to those on a budget with the 2019 Nissan Rogue. The Rogue's starting price comes in just under \$25,000 at \$24,920.⁸ Buying the Rogue will grant you access to the efficient 2.5-liter DOHC 16-valve four-cylinder engine and the roomy cabin. If you're looking for a somewhat smaller vehicle, the Rogue Sport variant is right up your alley.

Mid-size truck: 2019 Ford Ranger

The 2019 model year sees the long-awaited return of the Ford Ranger. The latest iteration of the automaker's signature mid-size truck bears an asking price of just \$24,300, easily making it one of the most affordable pickup trucks on the market.⁹ Its standard 2.3-liter EcoBoost® engine works in tandem with a 10-speed SelectShift® automatic transmission to deliver 270 horsepower and an impressive 310 lb-ft of torque, assisting with any task at hand.

Despite increases in the average price for a new vehicle, there are still plenty of automotive options available if you want to save money without having to sacrifice the latest features and technology.

¹Manufacturer's Suggested Retail Price. Excludes destination/handling, tax, title, license etc. Retailer price, terms and vehicle availability may vary. See your Mitsubishi retailer for details.

²EPA mileage estimate. Actual mileage may vary.

³MSRP excluding tax, license, registration, \$920.00 destination charge and options. Dealers set own prices.

⁴Manufacturer's Suggested Retail Price, excludes the Delivery, Processing and Handling Fee of \$810 for Cars, \$860 for Small/Medium Trucks (Sienna, RAV4, Highlander Gas, Highlander HV, FJ Cruiser, 4Runner, Tacoma and Venza), and \$995 for Large Trucks (Land Cruiser, Tundra and Sequoia). (Historically, vehicle manufacturers and distributors have charged a separate fee for processing, handling and delivering vehicles to dealerships. Toyota's charge for these services is called the "Delivery, Processing and Handling Fee" and is based on the value of the processing, handling and delivery services Toyota provides as well as Toyota's overall pricing structure. Toyota may make a profit on the Delivery, Processing and Handling Fee.) Excludes taxes, license, title and available or regionally required equipment. The Delivery, Processing and Handling Fee in AL, AR, FL, GA, LA, MS, NC, OK, SC and TX will be higher. Actual dealer price will vary.

⁵2019 EPA-estimated 54 city/50 hwy/52 combined mpg estimates for Prius LE, XLE, and Limited. Actual mileage will vary.

⁶Ask your dealer if this vehicle meets the emissions requirements of the state in which you are registering the vehicle. Starting MSRP excludes destination, taxes, title, other options, and dealer charges. Dealer sets actual price. Specifications, equipment, options, and prices are subject to change without notice. Some items may be unavailable when vehicle is built. Ask your dealer about availability of options and verify that the vehicle includes the equipment you ordered.

⁷The Manufacturer's Suggested Retail Price excludes destination freight charge, tax, title, license, dealer fees and optional equipment. Click here to see all Buick vehicles' destination freight charges.

⁸Price is Manufacturer's Suggested Retail Price (MSRP). MSRP excludes tax, title, license, options and destination charge. Dealer sets actual price.

⁹MSRP for base vehicle. Excludes destination/delivery fee plus government fees and taxes, any finance charges, any dealer processing charge, any electronic filing charge, and any emission testing charge. Optional equipment not included. Starting A, Z, and X Plan price is for qualified, eligible customers and excludes document fee, destination/delivery charge, taxes, title and registration. Not all vehicles qualify for A, Z, or X plan. All Mustang Shelby GT350 and Shelby Gt250R prices exclude gas guzzler tax. Vehicle image shown is for illustration purposes only and may not be base vehicle.

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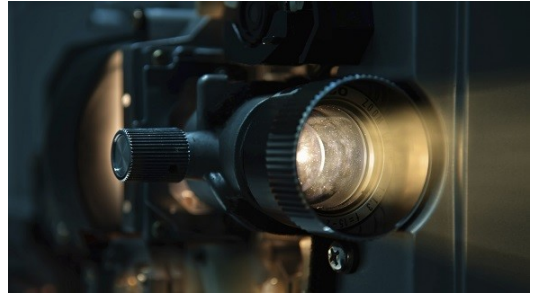
4 Classic Films Everyone Should See

Four films all cinephiles must check out

Recommending a movie to a friend requires taking both taste and personal preferences into account. You wouldn't recommend a visceral horror film to someone who frightens easily, nor would you recommend a sprawling meditation on the meaning of life to someone with a short attention span. Few movies fall firmly into the category of films that are not just great for everyone, but basically required viewing for movie-lovers. The following are four such films that you owe it to yourself to see if you haven't, or to see again if it's been a long time.

"Citizen Kane" (PG)

Orson Welles' directorial debut is frequently mentioned in the conversation of the best films ever made, and with good reason. Nearly 80 years after its release, "Citizen Kane" holds up as a singular vision of epic proportions, and as a film that was formative in fleshing out the very language of film as we know it today. Key to its legacy are its innovative use of flashback and multiple unreliable narrators; its deep focus, beautifully rendered by cinematographer Gregg Toland; and vibrant performances from Welles, Joseph Cotten and Dorothy Comingore. While the revelation of the thrust behind Kane's final words has become a frequent pop-culture gag, its effect — and what it says about a man who seemingly had it all — resonates even today.



"Jaws" (PG)

The original summer blockbuster, "Jaws" launched director Steven Spielberg into a stratosphere where his name is virtually synonymous with the craft of filmmaking. The taut, terrifying tale of a small beach community terrorized by a massive great white shark maintains much of its edge nearly a half-century later, thanks in large part to Spielberg's decision to avoid showing his monster and to the power of John Williams' foreboding score. The heart of "Jaws" is its cast, from Roy Scheider's powerful lead turn as Chief Martin Brody to Lorraine Gary's understated performance as his wife, Ellen. Perhaps the most iconic performance belongs to Robert Shaw, who delivers a monologue recounting the sinking of the U.S.S. Indianapolis with a conviction that would have you believe he truly lived through it.

"Seven Samurai" (Not Rated)

With films like "Rashomon," "The Hidden Fortress" and "Throne of Blood" to his name, Akira Kurosawa sits comfortably among the finest filmmakers in history. But even with so many great films under his belt, his true masterpiece may very well be "Seven Samurai," the 1954 samurai epic set during Japan's Sengoku Period. The film tells the story of farmers who hire seven ronin to help them stop bandits from stealing their crops, and the masterful writing, performances and action sequences lift its premise to heights that have made the film one of the most imitated and referenced in the history of cinema.

"8 1/2" (Not rated)

Federico Fellini is one of the few filmmakers whose work is so distinctive and influential that his name has become an adjective. "Felliniesque" — or the quality of being dreamlike and surreal in nature— stems largely from the filmmaker's "8 1/2," which opens with a harrowing dream sequence and unrelentingly mingles reality and fantasy as it tells the story of a filmmaker struggling to complete a science-fiction epic. With music, magic and bombast, Fellini tells a personal story of crisis that the late, great Roger Ebert hailed as "the best film ever made about filmmaking."

If you are in need of a fulfilling movie night, these films make great options. Not only will they leave you enthralled as you watch, they'll provide plenty to chew on well after the credits have rolled.

Make this the BEST summer yet!

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GET 1/2% OFF
your loan rate or up to
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when you close on a Boat or RV loan!

For more info call (734) 641-8400 or visit www.PSCUnow.com

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NCUA MEMBER LENDER

Must meet lending/membership guidelines to qualify for new loans. Promotion runs April 22nd, 2018 through June 30th, 2018. For all new boat and RV loans over \$5,000, member may choose to discount their interest rate by 0.5% or receive a gas card based on their loan amount. Loan amounts \$8,000-\$20,000 will receive a \$150 gas card and loans over \$20,000 will receive a \$300 gas card. While supplies last. Promotion subject to change without notice. All loans subject to credit approval and underwriting.

Imagine cruising on the lake in your new boat or taking a road trip up north in your new RV. That does sound like the best summer yet. PSCU wants to fuel your #Adventure this summer! When you close on a boat or RV loan receive \$300 in gas or a 1/2% off on your loan rate! The application process is simple and can even be done online. Click here to start your application to make this summer the best one yet!

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Paying for Your Kid to Go to College

Consider your child's financial future

College is getting more expensive every year, but in many career fields your child might choose, a four-year degree is essential. In years past, society expected you as a parent to contribute to higher education costs or cover them totally. Now, it's important that you consider your financial situation and options available to you ahead of your student accepting school admission.

Household finance considerations

In a perfect world, you would have started saving in your student's college fund from their diaper days, but it's very possible that life events and economic challenges prevented that. Before you talk to your children about paying for college, take a close look at your own financial situation to make sure contributing to school is within your means. Anna Helhoski of NerdWallet points out in a November 2018 article that while your student can take on loans to pay for classes, you can't do the same to finance your retirement. She also says that other high-interest debt, like credit cards, should take precedence over tuition, and paying for school should never jeopardize your financial emergency cushion.



Plan ahead

You should know if you plan to pay for your child's college tuition well before they start applying for schools, if possible. Kim Clark of Money suggests always being open with your children about finances and education costs, but you should have a comprehensive conversation about next education steps no later than their junior year of high school. In this discussion, lay out what support you are prepared to offer their higher education (if anything), and what you expect them to contribute. That way they start their college search looking at schools that are within their means, and they can start looking for scholarships early.

Make them work for it

Even if you have the financial means to pay for a four-year degree with no stress, you should still set expectations with your student about applying for scholarships or grants. Erin Lowry of Forbes reports that her parents offered to pay for half of her tuition through school, and the other half was her responsibility. She could pay for her portion with savings, summer jobs, loans or scholarships. In the end, Lowry financed her piece by choosing a school she won a 50 percent scholarship to instead of a pricier alternative that offered no financial aid.

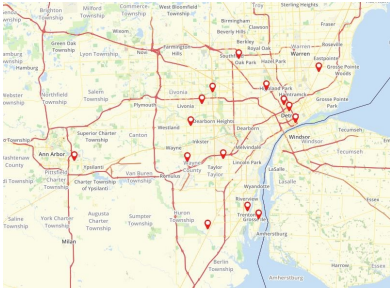
Use the FAFSA

While students do have easy access to loans for school costs, debt places a heavy burden on your child and limits their opportunities once they graduate. When you're preparing for that first year of school, make sure that you fill out the Free Application for Federal Student Aid. The FAFSA is a universal tool that the government uses to determine what you should be able to afford for school, and it can qualify your student for aid, grants, federal loans and work-study programs.

Whether you pay for your child's higher education relies on your family's financial position and how expensive a chosen school is. Before you write a check, consider talking to a financial advisor.

Did You Know?

We have 15 locations across Metro-Detroit



Come visit us in Ann Arbor, Flat Rock, Garden City, Grosse Ile, Southfield, Taylor, Trenton, Romulus, 2 locations in Redford and 5 locations in Detroit!

PSCU Around Town

This past weekend PSCU attended Islandfest and walked in the parade.



Upcoming Events:

June 5th, July 3rd and August 7th: Come attend Taylor Conservatory's summer concert series! Enjoy live music on a warm summer night. Listen and enjoy Big Ray & The Motor City Kings, Henry Ford CC Big Band featuring Karen Newman and The Invasion, respectively. There is limited seating available and lawn chairs are encouraged.

Saturday June, 8th 2019:



Friday, June 28th - Sunday June 30th: Trenton Festival

Saturday, August 3rd - Sunday, August 4th: Romulus Relay for Life

