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Refinance to Win One Year Of 0% Interest!

Offer Available Until April 30th, 2021!

If you have been a Loyal member for at least 12 months, you can refinance your auto loan and receive .5% off of your interest rate and an additional .25% for enrolling in auto pay for as low as 1.99% APR*! You'll also be entered to win a year of 0% interest free payments! Take advantage of this offer until April 30th, 2021!

Click here to start your application today!

*APR=Annual Percentage Rate. Must be a member for at least 12 months at the time of applying for loan to qualify for .5% loan rate discount. Subject to credit and collateral approval. All members who qualify and close on loan will automatically be entered to win 12 months of interest free payments. Raffle subject to full contest rules and regulations. See website for details and alternate methods of entry.

Senior Living Options for Retirees

What is the right care facility for you?

Choosing the right place to retire can have a major impact on your life and your loved ones. According to the U.S. Department of Health and Human Services, most Americans turning age 65 will need long-term care at some point in their lives. Many turn to care facilities once they are unable to perform specific activities of daily living milestones, such as walking or getting dressed.

There are several living options for seniors seeking assistance and accommodation. These include independent living facilities, assisted living facilities, nursing homes, and memory care facilities, all explored in more detail below.

Independent living

Also known as 55-plus communities or senior apartments, independent living facilities are designed for older people who are generally able to take care of themselves. There's a fair amount of variety in what can consist an independent living facility — it can be a single home or a retirement community where retirees have their own housing units subsidized by the U.S. Department of Housing and Urban Development. "Some independent living facilities include utilities, meals, housekeeping, basic maintenance, and scheduled transportation for errands and doctor visits in the monthly rent, while others assess these charges separately," writes Amy Fontinelle, researcher for Investopedia.



Independent living facilities are a good option for older people who find it a burden to maintain their current home and seek to live in a place where they can easily socialize with neighbors.

Assisted living

Assisted living is a type of housing specially designed for individuals who require personal and medical care. They are constructed to provide a home-like setting for residents while maintaining their independence and offering services to assist them in daily living. According to Where You Live Matters, an online resource for senior living, the most common services offered by assisted living facilities include assistance with using the bathroom, dressing, and grooming, as well as medication management. "Housekeeping, meals, laundry and transportation services, as well as social programs and activities, are typically included," adds WYLM. Assisted living facilities are a good option for people who need some help with ADLs but do not need the specialized, full-time care provided by nursing homes.

Memory care

Memory care is a form of senior living that provides specialized care for people with memory issues, such as those suffering from Alzheimer's disease or dementia. According to newspaper reporter Michelle Crouch, memory care units are designed to provide a structured environment with set routines to reduce stress and improve safety. "[Employees] are also specially trained to deal with the unique issues that often arise as a result of dementia or Alzheimer's," Crouch writes in an article for the AARP. For example, because about 6 in 10 people with dementia are prone to wander, memory care facilities feature code-locked elevators, alarm-equipped doors, enclosed outdoor areas, and may even offer tracking bracelets.

Like most other care facilities, memory care also offers help with ADLs. However, keep in mind that they are designed for people with mid- to late-stage dementia. Individuals exhibiting only early symptoms of memory issues can live to their fullest with just the help provided in an assisted living environment.

Nursing home

Nursing homes are designed for people who need specialized medical care but do not need to be in a hospital. In addition to requiring assistance with ADLs, nursing home residents tend to have complex care conditions that need around-the-clock care and monitoring. They may need regular assistance from physical or speech therapists as well as from a skilled nurse. However, nursing homes are expensive and many have waiting lists. "Some do not accept Medicaid patients," Fontinelle warns. "Also, some facilities are only open to certain categories of patients, such as patients who require acute care."

Nursing homes are a good option for people with deteriorating health or who need significant rehabilitation after experiencing an injury. They are also a good fit for individuals requiring dedicated memory care on top of complex or chronic medical needs.

Finding the right place to live in retirement can be challenging and stressful for you and your family. However, assessing your needs as early as possible, and how those needs may evolve over time, can go a long way toward helping you choose the senior living option that most contributes to your well-being.

Preparing to Apply for a Personal Loan

Documents you need and questions you should ask

Personal loans can be used for just about anything, such as paying for unexpected medical bills, financing home improvements, or paying for a cross-country move. You can even use them to consolidate other loans to help save you money on interest fees. Personal loans are usually unsecured, meaning you are not required to put up collateral. When you apply for a personal loan, you should be prepared to provide your lender with personal documentation and information. Start with the following steps.

Determine how much money you need

The very first step in choosing and applying for a personal loan is determining how much money you need. Many lenders will not allow you to apply for a personal loan unless you need at least \$1,000 or \$2,000. "If you need less than \$500, it might be easier to save up extra cash in advance, or borrow the money from a friend or family member if you're in a pinch," advises Megan DeMatteo, money writer and editor at CNBC Select.

Remember not to apply for a bigger loan than you need even if you qualify for it, as you are paying the lender interest for every penny you borrow.

Check your credit score

You must have a good credit score to qualify for the majority of personal loans. Check your credit scores and obtain updated credit reports from the three major credit reporting agencies (TransUnion, Experian, and Equifax). According to personal finance writer Jim Probasco, these are considered "soft inquiries" and will not impact your creditworthiness.

Generally, the better your credit score, the more you will be able to borrow and the lower the interest rate will be. However, you may still be able to get a good deal on a loan if you have an existing relationship with a financial institution and a good history of paying your bills on time.

Get prequalified

Once you've determined how much money you need and eliminated the loans for which you are ineligible, it's time to get pre-qualified. This is a preliminary step in the loan approval process designed to give your financial institution's loan officers a look into your needs.

According to Jackie Zimmerman, personal loans writer for NerdWallet, the process typically involves filling out a form outlining your income, occupation, and existing debt. The officer will then check your credit score and history. "This gives the lender a sense of how risky a borrower you may be," Zimmerman writes.

Finally, the financial institution will either deny or grant your pre-qualification. This is not the same as being approved for the loan, and approval may still be denied after you formally apply for the loan. But once you pre-qualify, you'll receive important information about the loan that you should analyze.

Go over the details

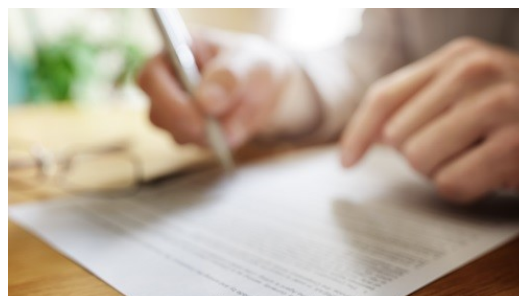
Once you have the loan details at hand, it's time to go over the fine print. Does the loan have an origination fee? What are the penalties for late or missed payments? Are automatic withdrawals mandatory? Is there a penalty for paying the loan early? Is the interest fixed or variable? It's important to ensure you understand all of the details so that you're not later taken by surprise by unexpected fees. "There's always fine print, even in preapproval letters," Probasco writes. "Look for anything not answered above or anything you hadn't thought of."

Assemble the necessary documentation

The last step before applying for a personal loan is assembling all of the necessary documentation. The pre-approval letter should normally tell you what you need. According to Zimmerman, this commonly includes proof of residency and employment status, a photo ID, education history, your social security number (if it wasn't already provided during the pre-qualification process), and financial information such as total savings, outstanding debt, and retirement assets. You may also need to provide a recent pay stub or W-2 form to provide proof of your income — and if you're self-employed, the documentation requirements will be greater. Some lenders may even require copies of financial statements covering several months to verify you have sufficient cash flow to afford the monthly payments.

Finally, Probasco recommends submitting all of your applications within the same 14-to-30-day period if you plan to apply with more than a single lender. "This is known as 'rate shopping,' and multiple inquiries will be treated as one, having a smaller impact on your credit score," he explains.

Applying for a loan doesn't have to be stressful if you take these few preparatory steps. Make sure to shop around for the best loans with the lowest interest rates and talk to your financial institution, which may have the best available loans for you thanks to your existing relationship.



Holiday Hours



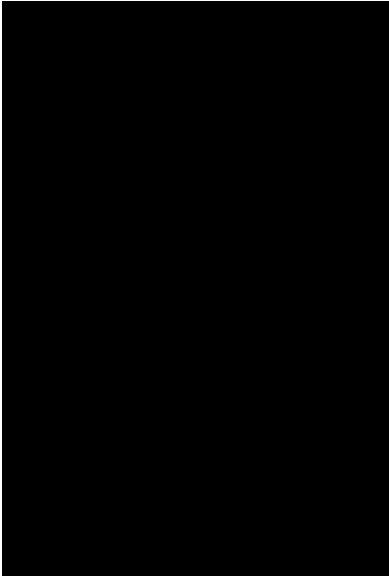
**PSCU will be
CLOSED at NOON**

**Friday,
April 2nd**

**In observance of
Good Friday**



The Trenton Branch is Moving!



In early spring our Trenton branch will be moving to 3555 West Road, Trenton (formerly Boston Market). Renovations are currently underway and we are excited to announce the Grand Opening in the near future. Follow us on social media for up to date information.

Now Accepting 2021 Scholarship Applications

Eligibility for all scholarships

- Scholarships are available for college or technical school.
- The applicant must be a member of Public Service Credit Union. The applicants account must be in good standing.
- The applicant cannot have received a PSCU scholarship in the past two years.
- Public Service Credit Union employees, elected or appointed officials of this Credit Union, and their immediate families are ineligible to apply. Immediate family is defined as parents, spouses, siblings and children.
- The scholarship recipients agree to have their pictures and names featured in the PSCU's newsletter, PSCU advertising, and media press releases.

Requirements

- Must meet all eligibility requirements.
- All applicants are required to submit 2 letters of recommendation from a teacher, guidance counselor, employer or community leader.
- Applicant must have a minimum cumulative GPA of 2.5.
- Applicants are required to submit a 60 second video summarizing why it is important to be financially responsible. This video must be a minimum of 60 seconds and maximum of 3 minutes.
- Applicant must submit most recent transcript to support GPA, (photocopy of transcript accepted).
- Applicant must be accepted to a college or technical school before scholarship funds are disbursed and payments will generally be made to the college or technical school.
- Incomplete submissions will be disqualified.

Branch Updates

**IMPORTANT
INFORMATION**

Effective January 19th the Taylor branch is temporarily closed.

Millender branch hours:

Monday- 9 a.m. to 5 p.m.

Wednesday- 9 a.m. to 5 p.m.

Friday- 9 a.m. to 5 p.m.

Focus: HOPE branch hours:

Thursday- 9 a.m. to 5 p.m.

Closed for lunch 11:30 a.m. to 12:00 p.m.

VA branch hours:

Tuesday- 9 a.m. to 4:30 p.m.

Thursday- 9 a.m. to 4:30 p.m.

Friday- 9 a.m. to 4:30 p.m.

Pay Down Debt with Our Amazing Introductory Rate

1.99% APR* until May 31st, 2021

For a limited time, Public Service Credit Union will be offering the LOW RATE of 1.99% APR* until 2021 for a Home Equity Loan! You can use this money to pay down bills and consolidate debt, pay for an unexpected expense, use it on a home improvement project, or any other project or adventure you are ready to tackle!

[Click Here to apply!](#)

*APR=Annual Percentage Rate. Subject to credit approval and program guidelines. This offer applies only to new home equity line of credit loans. Only primary residence properties, which the borrower owns and occupies are eligible. Not available on a second/vacation home, rental/investment property or mobile home. Offer limited to Michigan residence. Your rate and corresponding APR may be higher than the advertised special rate, depending on your credit history and PSCU's credit policies. The home equity line of credit is available for primary residence properties with an 80% or lower combined loan-to-value (LTV) ratio. Property insurance is required. Flood insurance may be required. Minimum loan amount of \$5,000. The APR of 1.99% will remain in effect until May 31st, 2021. After the introductory rate period ends, any and all remaining balances will be reverted to the variable rate you are eligible for based on your credit score at the time of application. This product has a variable rate that is based on the market rates (prime plus margin).

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

Get Your Maximum Refund and Special Savings on TurboTax



Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered. Just answer questions about your year, and TurboTax fills in all the right forms for you. Need help? Real experts are standing by -- and can even do your taxes for you, start to finish. PSCU members **save up to \$15** when you **start TurboTax now!**

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Exclusive Love My Credit Union Rewards Offer

Save \$360 per year on your wireless bill

We got you covered on the nation's largest, most dependable 4G LTE† network. OUR MEMBER BENEFITS NO CONTRACTS OR MYSTERY FEES We offer a variety of wireless plans to meet your individual needs with no contracts, credit checks or mystery fees. TOP NETWORKS Coverage on America's largest and most dependable networks. TOP PHONES Whether you're an Android person or an iPhone fanatic, we have the latest phones for every budget. KEEP YOUR OWN PHONE Love the phone you have? Keep the phone, number and network you love with our easy-to-install SIM Kits. *Service must be active and in use within any six month period. †Actual availability, coverage and speed may vary. See Terms & Conditions at Tracfone.com

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Staying Motivated while Eliminating Debt

How to stay motivated when paying off debt

Although not a traditional four-letter word that would get you into trouble if you said it as a kid in school, there is no doubt debt is one of the worst words in the English language. Financial debt affects your sense of self, your present lifestyle, and your hope for the future. Getting out of debt is a daunting, time-consuming task, but the process can be easier when you attack it with a clear plan and focused mind.

Create a complete picture

Debt is a financial and an emotional problem. Since debt is associated with negative feelings, even failure, it may hinder your willingness to address it. In order to tackle and conquer the beast, though, you have to face your debt head-on. And, with any successful attack, you have to know your enemy completely.

