

In This Issue:

- **Car Care: Tips for Cleaning and Organizing the Interior**
A few easy ways to keep your vehicle's interior looking and feeling like new
- **Check Out the FIRE Movement**
Strategies for early financial independence
- **Debt Consolidation Made Easy**
Lower Your Interest Rate & Save!
- **Don't Forget These Moving Tasks**
Before you settle into your new home, complete these crucial chores
- **Dow vs. Nasdaq**
Understanding the differences in stock indices
- **Exciting Yard Games to Try This Summer**
Try your hand at any of these entertaining competitions
- **Exclusive Love My Credit Union Rewards Offer**
Save \$360 Per Year on Your Wireless Bill
- **Film Scores to Listen to While Studying**
Find the focus you need with these seven movie soundtracks
- **Finance Your Home Improvement Project with Our Amazing Introductory Rate**
1.99% APR* until May 31st, 2021
- **How to Use Social Media to Make Money**
Social media can boost your brand and pad your wallet
- **Insuring Big Purchases**
Protect your pricey possessions with the right insurance coverage
- **Now Accepting 2021 Scholarship Applications**
Deadline is April 30th, 2021
- **Preparing to Retire as a Snowbird**
Handy tips for enjoying sunnier days in your golden years
- **Refinance to Win One Year Of 0% Interest!**
Offer Available Until April 30th, 2021!
- **Should You Buy a New or Used Car?**
Make sure that your purchase is the best fit
- **The Trenton Branch is Moving!**

Debt Consolidation Made Easy

Lower Your Interest Rate & Save!



Consolidate Debt
the *Easy Way*

Save an average of
\$144 per month!*

(734) 641-8400
www.PSCUnow.com

*Calculated payments and savings are only estimates. Using the free calculator is for informational purposes only. Does not constitute an offer to receive a loan, and will not solicit a loan offer. Any payments and savings will depend on the actual amounts for which you are approved. See actual rates and terms to apply.

PUBLIC SERVICE CREDIT UNION

NCUA

The image shows a person's hands holding a blue credit card over a payment terminal. The background is a blurred indoor setting, possibly a store or office.

Tired of high interest credit card payments? Want to lower your monthly payments and save? PSCU offers a variety of products and services to combine your debts into one such as Personal Loans, Revolving Line of Credit, Secured Loans with collateral that has value, and much more! You can possibly lower your monthly payment, interest rate, and save money monthly and long term!

Click here to launch the savings calculator!

Click here to apply!

*Calculated payments and savings are only estimates. Using the free calculator is for informational purposes only, does not constitute an offer to receive a loan, and will not solicit a loan offer. Any payments and savings will depend on the actual amounts for which you are approved, should you choose to apply.

Check Out the FIRE Movement

Strategies for early financial independence

If you've ever wanted to step away from the hustle and bustle of life and enjoy financial independence, the FIRE Movement might be right up your alley. With a name that stands for "Financial Independence, Retire Early," this stringent lifestyle is all about helping people break free from traditional employment early enough in life to enjoy the fruits of their labor. Here's a look at how FIRE proponents manage their money, as well as the pros and cons of this financial philosophy.

How FIRE works

This intense lifestyle is all about maximizing savings and aggressively budgeting, with the goal of being able to live off of your investments and retire well before the standard age of 65. According to Rhiannon Philps, a contributor to Nerdwallet, FIRE followers work towards this goal by saving upwards of 50 percent of their income. In order to achieve this, adherents need to radically change the way they manage their finances. While there are several ways to follow FIRE, a few things stay the same between lifestyles. Alexandra Kerr, a writer for Investopedia, explains that most devotees have the goal of saving enough money to cover their expenses for 30 years — or roughly \$1 million. Furthermore, FIRE proponents spend as little on living expenses as possible, and try to keep their withdrawals to no more than 3-4 percent of their savings, Kerr states.

Different ways to FIRE

As previously mentioned, not all FIRE followers manage their finances the same way. According to Kerr, there are four distinct ways to follow the movement. First, there's Fat FIRE, which refers to people who are employed, but save more than most others. Lean FIRE adherents live a minimalist lifestyle, but maximize their savings as much as possible. If they walk away from conventional employment, but still work part-time to cover expenses, they're living the Barista FIRE lifestyle. And those who have a part-time job to supplement savings, but have enough savings to put towards expenses and investments, are followers of Coast FIRE.

Ways to meet your savings goals

No matter what form of FIRE lifestyle you follow, it can be tough to meet your savings goals. To help you do so, The Motley Fool contributor Jason Hall suggests finding ways to supplement your income outside of work, such as a side hustle, taking on freelance work, or investing in low-cost index funds or real estate. Furthermore, you can cut back on expenses by trying out free entertainment options, canceling unused subscriptions, and paying down your high-interest loans, Hall recommends. Save even more by learning to repair your goods, buying pre-owned products, and keeping your vehicle instead of buying or leasing a new one every few years. And to help bolster your retirement savings, Hall recommends taking full advantage of employer-matched retirement plans, like a 401(k), as well as using a tax-advantaged retirement savings account, such as a Roth IRA.

As with all financial strategies, following FIRE comes with its own risks. For instance, your later years may be more expensive than you'd expect, or your investments may not yield the returns you were counting on. In the short term, you may not want to undergo the drastic spending cuts that FIRE proponents recommend. But if you're still interested in becoming a FIRE adherent, consider consulting an investment expert or a financial planner.



Should You Buy a New or Used Car?

Make sure that your purchase is the best fit

It's time to buy a replacement vehicle, and you have a lot of choices when it comes to things like body styles and features. Before you dive too deep into those details, you should decide if you plan on buying a new or used car.

New cars

If you really care about having the most advanced safety features and a smoother buying experience, a new car might be the way to go. Philip Reed of Nerd Wallet points out that buying a new car is a simpler process since the vehicle comes straight from the manufacturer. You can focus just on features and dealership perks instead of how previous drivers treated it. If you do choose a vehicle with issues, there are laws and warranties protecting you from high garage bills.

All of these pros come at a cost. Miriam Caldwell of The Balance reports that new cars lose thousands of dollars of value in the first two or three years you own them. Not only that, but a car's value drops significantly just by driving it off of the dealership lot. Caldwell goes so far as to say, "Financially it does not make a lot of sense to buy a new car unless you have money you do not mind losing."

Used cars

Used cars are a viable option if you're working with a tighter budget, or if the thought of losing money that fast makes you a bit queasy. By buying a used car, you let someone else's wallet take the depreciation hit. Car and Driver reports that when you choose a used car, you usually can sell the vehicle a few years later for a similar price if a different model catches your eye.

While you have to buy new cars from dealerships or the manufacturer, you have more freedom when choosing a used vehicle. You can shop on the used side of a dealership lot, a dedicated used dealership, or from an independent seller. This variety of sources can help you find the used models with the features you want.

Before you make a purchase, a used car should be checked by a mechanic. Peter Gareffa of Edmunds reports that you can go to a garage you trust, but most auto shops offer a used car inspection service. While you want to trust whoever you're buying from, an inspection helps you know if the vehicle is really a good deal or a clunker you'll have to fix up.

Certified pre-owned

Between a new car and a used car in price is a certified pre-owned vehicle. The original manufacturers run these programs, and they are often stocked with cars that were once rentals or part of a lease agreement. Regardless of their previous use, all certified pre-owned vehicles are inspected by mechanics to make sure they meet high standards. Most CPO cars also come with additional warranties to put you at ease. To learn more about CPO vehicles, choose your preferred automaker and look at their specific program details.

Replacing your car can be a stressful time, but with some research, you can roll away from the experience with the perfect ride for you.



Refinance to Win One Year Of 0% Interest!

Offer Available Until April 30th, 2021!

If you have been a Loyal member with PSCU for at least 12 months, you can refinance your auto loan from another financial institution 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 refinancing auto loan from another financial institution. 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.

Finance Your Home Improvement Project 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>

Exclusive Love My Credit Union Rewards Offer

Save \$360 Per Year on Your Wireless Bill

Keep your phone number and network and save when you switch to no-contract wireless. Now You're In Control with Unlimited Carryover® Data* that never expires. Choose from America's Top 4G LTE† Networks without a contract or mystery fees. Live Your Best Wireless Life with NET10 Wireless. Choose from America's Top Nationwide Networks or keep the one you love, all without a contract Discover total confidence in a no-contract wireless plan.

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

Now Accepting 2021 Scholarship Applications

Deadline is April 30th, 2021

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.

The Trenton Branch is Moving!

In spring of 2021, 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.

Car Care: Tips for Cleaning and Organizing the Interior

A few easy ways to keep your vehicle's interior looking and feeling like new

Keeping your vehicle's interior clean and organized can feel like a hassle or a chore that's easy to put off. But, much like regularly tidying your home, it's important. Here are a couple of tips that may help you stop your car's cabin from becoming a mess.

Vacuum often

If you frequently have kids in the back seat, odds are they've left their fair share of crumbs in the carpet or on the floor mats. Even you normally drive alone, you may find anything from dropped French fries to leaves and dirt under your seats. The remedy is simple — give your car a once over with a handheld vacuum every so often. Not only will this get rid of the crumbs before they have a chance to dig into the carpet, it gives you a chance to look around for more serious spills that can cause stains.

Choose the right tool for the job

A quick clean may seem like a simple task, but you can make the existing issue worse if you choose the wrong approach. For everyday grit that's wedged itself into your carpet, equip your vacuum with an attachment that has bristles to coax them out. For spills on cloth seats, Consumer Reports' Keith Barry urges you not to soak the affected area, as "damp cushions encourage mold and can create a musty smell." If you're looking to freshen up or maintain leather upholstery, make sure to use a cleaner that won't damage the material, as well as a soft cloth.

Invest in a car-friendly trash can

No one wants to sit in an enclosed space filled with discarded fast-food wrappers, forgotten mail, or old gum, and your vehicle is no different. Picking up an appropriate travel-friendly trash can is an easy and inexpensive way to make sure your ride doesn't end up becoming a trash can itself. There are plenty of options to choose from, including ones that can attach to multiple places, ones that are waterproof, and even ones that include clips to keep the bag from sliding down.

Pick up a console organizer

If you're not careful, your center console can quickly become a catch-all for random items you're not sure what to do with. So before you start tossing everything from hand sanitizer to spare change into the cubby without a plan, consider buying a simple plastic divider. Even something as basic as a cheap desk organizer can keep things in order and help you find what you need when you need it. Just make sure to measure its dimensions before you commit.

Don't use your vehicle for storage

It's incredibly easy to leave inessential items in your car, especially if you're worn out after a long drive. However, getting used to using your vehicle as an overflow space for storage can easily lead to clutter — and it can start to pile up faster than you may think. The best way to avoid needing to clear stuff out before loading more in is to make sure you unpack your car completely after every road trip, grocery run, or commute.

Even if it feels like a lot of work in the moment, cleaning out your vehicle and keeping it well-organized can save you even more effort down the line and go a long way towards maintaining that like-new feeling for years to come.



Film Scores to Listen to While Studying

Find the focus you need with these seven movie soundtracks

Listening to music can be an effective way to focus your thoughts while studying or working on a project, but it has to be the right type of music. If vocals are too much of a distraction, an instrumental film score might be just what you need. From propulsive energy to restful background ambience, these seven diverse soundtrack recordings are sure to give your brain a boost. Each one is available to stream, download, or purchase on CD or vinyl.

“Anatomy of a Murder” (1959)

Legendary composer Duke Ellington and his sidekick Billy Strayhorn really outdid themselves with this smoky, swaggering jazz score. In fact, it’s highly respected as an album in its own right apart from the (very good) movie that it soundtracked. On these tunes, Ellington’s big band alternates between hard-swinging jams and blues-heavy ballads, calling forth a delicious atmosphere of shadows and seductive danger.

“The Good, the Bad and the Ugly” (1966)

Composed by the masterful Ennio Morricone, this “spaghetti Western” soundtrack contains some of the most iconic movie music of all time. Even away from the screen, the score’s twanging electric guitars, otherworldly sound effects, and sweeping orchestration conjure vivid images of sunbaked deserts, rugged vistas, and tense showdowns.

“Raiders of the Lost Ark”

John Williams is perhaps the most significant film composer of the past century, and this score is one of his very best. Filled with a sense of suspenseful peril, grand adventure, and good humor, it’s an epic good time that will keep you energized and alert while you’re hitting the books.

“Blade Runner” (1982)

With its eerily romantic synthesizer soundscape and echoing percussion, this score by Vangelis evokes nostalgic vibes of the 1980s and strange visions of a dystopian future. And if it sounds somewhat familiar, that’s because it’s also one of the most influential film soundtracks of all time.

“Crouching Tiger, Hidden Dragon” (2000)

The soundtrack to Ang Lee’s groundbreaking martial arts film stands on its own as a beautiful achievement. With the help of Yo-Yo Ma’s ravishingly gorgeous cello, composer Tan Dun draws from Chinese traditions and Western classical influences to create a unique synthesis of sound that’s both thrilling and reflective.

“The Lord of the Rings” (2001-2003)

