



SPRING 2022 NEWSLETTER

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ITEMS TO NOTE

- Our 2022 annual meeting will be held on Wednesday, May 11 at 6 p.m.

- Guy C. Comes Memorial Scholarship applications are due by 4/15/2022. Guy C. Comes served on the Post Office Employees' Credit Union (POECU) Board of Directors for 49 years. In his memory, Post Office Employees' Credit Union offers a high school graduating senior a \$1,000 scholarship. This scholarship is based upon academic achievement, extracurricular activities, and social responsibility.

- Sunflower Kits will be available at all branches beginning Monday 3/21/2022.

We are quickly entering this second quarter of 2022. At this time, we want to thank you for your membership at POECU. We've had an amazing first quarter, and we anticipate another wonderful quarter ahead. As the warmer months quickly approach, we want our members to know that we are committed to working each and every day to enrich the lives of our members.

Throughout the years, our services and products have evolved to meet the needs of our members. In the present day, we offer a full range of financial services and products for our members. We will continually provide our members with competitive pricing and strive to offer our members the most rewarding experience.

Whether it's a loan for your wedding, a vacation, or a new car, we are here to help you. We will continue to offer our members amazing low rates and benefits. Please don't hesitate to contact us today to let us know how we can help you this spring. As always, thank you for being a part of our credit union family - happy spring!



TREAT YOURSELF TO A NEW CAR!

Apply for an auto loan with POECU and ride in style! Choose between conventional financing and our Drive 4 Less lease-like program. Explore the differences and see what program works best for you.

Already own your dream car but looking to refinance your current auto loan? We can help with that, too!

[LEARN MORE](#)



Home Is Where The Heart Is!

Refinance your mortgage with POECU today, and we'll help you reclaim what's yours!

New homebuyer? We can also help with a new home mortgage!

LIVE YOUR DREAMS

WHAT ARE UCHOOSE REWARDS®?

uChoose Rewards® is a program that earns you points for using your POECU VISA® Credit Card. You can redeem your points toward anything from our huge online rewards catalog.

For more information, visit: uchooserewards.com

WHY SPRING IS THE PRIME TIME TO REFINANCE

For many people, spring is a premier time to pull the trigger on mortgage refinancing. Here we share the top three reasons:

- You'll have the best opportunity to utilize proceeds: Many people choose to refinance as a way to get cash back for a significant remodel. By refinancing in the springtime, you have spring, summer, and fall to work on these projects.
- Spring clean your finances: Spring is a good time to "clean up" and get things straightened out.
- The interest rates may go up: Rates may be higher by the time summer or fall arrives.

SPRING SEASONAL SAVINGS GUIDE

Here are a few ways you can make some hidden savings each month.

April: Tax time is near! If you haven't done so already, start prepping. Round up your records (receipts, canceled checks, and a copy of your Social Security card); keep an eye out for tax-related mail (W-2s, 1099s); consider your filing options; and visit www.irs.gov for help. Being prepared now will help you get the most out of your return. Spring is also near, and temps are rising. When they do, embrace the natural warmth by turning off the heat and opening the windows. Letting in the fresh air will not only improve your health but also your heating bill.

LIVE YOUR DREAMS

BOAT LOANS THAT'LL MAKE WAVES!

Holidays

Memorial Day
Monday, May 30

Good Friday
Friday, April 15
(Closing At Noon)

May: Create a "green" environment and save money on food by planting a garden now and making your own compost. You can potentially save thousands of dollars by producing your own fresh, pesticide-free produce as opposed to buying it retail at the market. With just a small compost bin, you can produce up to \$200 worth of fertilizer compared to purchasing the same amount from a home improvement store. Tax tip: when your refund arrives, remember to SAVE, SAVE, SAVE in your CU account.

BUDGET BETTER IN THREE STEPS

Here are three basic steps everyone should use to develop a successful budget.

1. Determine monthly income. It is important to include all sources of income in this number. Be sure to use your net income, which is the amount of money you receive after taxes and other deductions.
2. Identify high-priority bills. These payments are usually a fixed amount and you are expected to pay them each month.
3. Estimate other expenses. After you subtract the priority bills from your net income, you will ideally still have money left for other important expenses like groceries, gasoline, and credit cards. Try your best to estimate how much these expenses are and track your spending habits to monitor the accuracy of your estimates.

June: Dads and grads are the guests of honor this time of year, but the special deals available in stores and online can be for anyone on your list – even you. You can save on a gamut of items from sporting goods and electronics to clothing and personal care products.

Get the latest news by signing up for text alerts. Scan the QR code to get started!

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