

Giving thanks to PSCU members this holiday season

There's no question that our lives are becoming more complex and complicated than ever. That makes it even more important to stop from time-to-time to take stock of what really matters, and not just deal with the urgent things on our to-do lists. Here at the credit union, it matters that you



Sandy Leszczynski
president, PSCU

have chosen to be a member. As a financial cooperative, we are better together and it's your participation and support that enables us to thrive. The credit union operates on a simple, but profound principle: By joining together and pooling funds, we provide a safe place to save and a fair place to borrow. We work hard at making it easier for you to manage your money. The credit union is where you belong, and we thank you for being part of Public Service Credit Union family. We wish all our members a safe and happy new year and look forward to working with you on your financial needs in 2014.

e-statement REMINDER



Your account statement is at your fingertips when you sign up for e-statements. It's the easy and secure way to get your account information every quarter. Here's how it works: Sign up for e-statements at psc-u.wausau.com. Log-in to Netbranch to find the e-statement sign up link. Each quarter we will send you an email to advise of your statement availability. You can then log-in to Netbranch to get your statement. Print it or file it electronically. It's as easy as that. No worries about your paper statement getting lost in the mail, not getting forwarded if you are away, or stolen from your mailbox. For more information and to get started, contact the credit union today.

Reserve your spot now for the 2014 PSCU Annual Meeting

Plan now to attend the credit union's annual meeting. It's your chance to review the past year's accomplishments and ask questions about the organization's future. Be the first to learn about new products and service enhancements on tap for the new year. Visit with the board of directors, credit union management and staff, as well as your fellow members. Enjoy refreshments and a lunch, too.

The annual meeting is a credit union tradition - one you likely won't experience at a stock-held financial institution. Other financial institutions restrict attendance to their executives, board members and stockholders. Because your credit union is a financial cooperative, attending the annual meeting is one of your rights as a member-owner. It's one of the many benefits of belonging to the credit union. We hope to see you there.

SAVE THE DATE!

79th Annual
PSCU
Meeting

SUNDAY
March 2, 2014

WHERE: VFW - NEW LOCATION!
388 River Drive
Wausau, WI

TIME: 12:30pm Registration
1pm Lunch

WHAT: Meeting, lunch, bingo to follow

COST: \$6/person (includes meal,
beer & soda)

RSVP by February 15, 2014

To RSVP, fill out and return form on the bottom of this newsletter.

To reserve your spot at the

79th Annual
PSCU
Meeting

Please fill out and return the bottom portion of this newsletter to:

79th Annual Meeting
Public Service Credit Union
PO Box 1854
Wausau, WI 54402-1854

79th Annual Meeting
Public Service Credit Union
PO Box 1854
Wausau, WI 54402-1854

NAMES: _____

COST: \$6/person

RSVP: Please return this form by February 15, 2014. Thank you!



PSCU loan puts you in the driver's seat

If you're concerned your current vehicle is no match for Old Man Winter, let a loan from the credit union put you back on top of your game. Interest rates have never been better on loans for both new and used vehicles. When you finance your wheels with the credit union, you have a lot more options than you do with dealer financing. At first glance the dealer rates can be appealing, but typically they are offered only on select models, often the slower-moving ones. And "not all buyers will qualify" - meaning the best rate may only be available to buyers with pristine credit records.



When you get a pre-approved loan from the credit union, you can shop like a cash buyer. You can compare various makes and models across a number of dealers. Start your search online at sites like www.kbb.com (Kelley Blue Book). Check out the April issue of Consumer Reports magazine, the annual car buying guide. Armed with your loan from the credit union and your research, you'll be in the driver's seat.

Taxman Is Just Around The Corner

The taxman cometh and April 15 will be here before you know it. These long winter nights are a great opportunity to get a head start. Begin by getting your paperwork organized. Some people use envelopes, others an expanding pocket folder. Use whatever organizing tools that work for you. As your W-2s, 1099s or other forms arrive, place them in your labeled envelope or folder. Same thing with the receipts for your deductible expenses that you've stashed in various places around the house. As you read tax tips, print off or clip-out the articles and place them with your other documents so that you can easily refer to them. Use last year's tax return as a guide to help you remember all of your deductions. Consider contributing to your Individual Retirement Account if you meet the requirements. Visit irs.gov for details and while you are there, find information on Free File, a software tax preparation package for those who earn less than \$57,000 as well as Fillable Forms, available to everyone regardless of income.



IRAs: Help secure your future

Even if you are covered by a retirement plan at work, contributing to an Individual Retirement Account is a smart way to save for your future. An IRA is a tax-advantaged way to save. Your filing status, adjusted gross income and other factors will determine your eligibility for a deduction or for a Saver's Credit. You have until April 15, 2014 to make a contribution for the 2013 tax year, but the sooner you make your contribution, the better. Once you retire, having IRAs to draw on may make the difference between barely getting by on your income and having the resources to do the things that remain on your bucket list. The credit union offers IRAs for its members. Call, or stop by today to learn more.

Financial Report

As of November 30, 2013

Loans.....\$6,743,104.95
 Shares.....\$10,089,201.09
 Reserves.....\$2,660,515.18
 Assets.....\$12,772,918.79
 Membership..... 1343

Dividends declared: 4th Quarter 2013

Shares.....0.30%....0.30%APY

IRA's.....0.40%....0.40%APY

Subject to change without notice

FACT or FICTION

Information you can use NOW!

Q: Can I get an ATM card from the Credit Union?

A: FACT Absolutely! All PSCU members can ask to open an ATM card to use with their savings account. There is no fee to open an account. Cards can be used at an ATM machine or POS using your PIN number. There may be a fee at the ATM machine at the time you use the card. It's a fast way to get cash without having to come to the credit union. Call today for more information.

Happy New Year
 Public Service Credit Union Members!!

Mark Your Calendars

Jan. 1, 2014	New Year's Day	Closed all day
May 26, 2014	Memorial Day	Closed all day
July 4, 2014	Independence Day	Closed all day
Sept. 1, 2014	Labor Day	Closed all day
Nov. 27, 2014	Thanksgiving Day	Closed all day
Nov. 28, 2014	Day after Thanksgiving	Closed all day
Dec. 24, 2014	Christmas Eve	Closed all day
Dec. 25, 2014	Christmas holiday	Closed all day
Jan. 1, 2015	New Year's Day	Closed all day