

## Spread the word; let's grow PSCU in 2016!

We held our annual meeting on March 8 in the Wisconsin Public Service building. A handful of members were present as we gave our reports and enjoyed light refreshments of sandwiches and sweets. Discussions included lowering our number of board members from nine to seven. This was a decision that the board made at the December board meeting. We also made a change to the bylaws to change our field of membership to read WEC Energy Group, INC.



Sandy Leszczynski  
president, PSCU

Also in February, retirees received a letter regarding retirees' benefits being deposited to one financial institution. This has stirred up a lot of confusion with our members. We found out about this change about the same time our retirees received their letters. Contact the credit union and we will gladly help you with the necessary paperwork.

Our goal for this year is to get more loans to our members. We have funds available for all types of loans, and we don't use credit scores to determine

(IN HOUSE)

### REAL ESTATE LOANS

- 3.00% APR.....5 year fixed rate
- 3.50% APR.....10 year fixed rate
- 4.20% APR.....15 year fixed rate

your interest rate, which may be helpful if your score is lower due to credit issues in the past. We will be working on new mailers to our membership during 2016 to get the word out about the credit union. Being we are a closed charter credit union, we don't have all of the advantages of the larger financials, so we also need the help from our current members to educate fellow employees that they have a fantastic credit union available to them.

## Ride the waves with a boat loan from PSCU


If you love being on the water, we have great rates and terms that will float your boat! With a pre-approved boat loan from the credit union, you can shop with confidence at the boat show or browse dealers or online listings for used boats. But just as with any vehicle purchase, do your homework. If it's your first boat, check out the decision tool at [discoverboating.com](http://discoverboating.com) to help you find the vessel best suited to your skills and interests. Visit sites such as [boats.com](http://boats.com) and [boatsafe.com](http://boatsafe.com) for boat buying advice.


Don't forget to budget for maintenance, storage, and insurance. If you're buying a pre-owned boat, you may want to have it checked over by a marine surveyor. The Society of Accredited Marine Surveyors offers a locator tool on its Web site, [marinesurveyor.org](http://marinesurveyor.org). Then make the credit union your first port of call. We have money available to make this summer your best summer yet!




## Spring clean your finances

Good-bye to Old Man Winter and hello to longer days and warmer temperatures. Time to spring clean your finances as well!

 Dust off your budget. It's easy to fall into bad money management habits, like not paying attention to where your paycheck is disappearing. The only way to find out where your money is going is to track your spending - a tedious task, but an important one.

 Scrub your spending. Are you really getting value for the \$100 monthly payment to the cable company? Could a video streaming service or movie rentals provide just as much entertainment for a lot less? If you eat out frequently, what about planning for more meals at home by preparing and freezing dinners ahead of time? Call everything out. Pay particular attention to items that are paid automatically. You may have lost track of how much you are spending if you are not regularly reviewing the bills. But use the out-of-sight-out-of-mind phenomenon to your advantage by putting your savings on autopilot.

 Wash out high-interest rates. If you have high-interest rate department store or credit card bills leftover from holiday shopping, ask us about a consolidation loan. You'll simplify your life and save money, too. Also ask us about refinancing a vehicle loan. We may be able to lower your payment.

## Tax scam tricks by IRS posers

Scam artists are trying yet another way to steal your money or your personal information: They are posing as the tax man, making threatening phone calls or sending phishing emails. The IRS reports that scammers have cost victims more than \$23 million. Don't be one of them. According to the IRS, no legitimate IRS employee would ever:

1. Call to demand immediate payment (nor will the agency call about taxes owed without first having mailed you a bill)
2. Demand that you pay taxes without giving you the chance to ask about or appeal the amount in question
3. Require you to use a specific payment method for your taxes, such as a prepaid debit card
4. Ask for credit or debit card numbers over the phone
5. Threaten to bring in law-enforcement to have you arrested for not paying

## FACT or FICTION

**Q:** Can I have more than 1 loan at the credit union?

**A: FACT**  
Of course you can! Some members like to keep their loans separate so they know what each loan was for, while some consolidate their loans in order to make one monthly payment. You can find all of PSCU's loan rate information, here:

[www.pscu-wausau.com/rates](http://www.pscu-wausau.com/rates)

## Free credit report

Under federal law, you are entitled to one "free" copy of your credit report every 12 months from each of the nationwide credit reporting companies (Equifax, Experian, and TransUnion). A special website, [www.annualcreditreport.com](http://www.annualcreditreport.com), has been set up by the three major credit-reporting companies. Just go to the website and click the "Request your credit reports" button and follow the steps. There is no charge for ordering your annual credit reports.

You may order your reports from each of the three nationwide credit-reporting companies at the same time, or you can order your report from each of the companies one at a time.

## Mark Your Calendars

May 30, 2016	Memorial Day	Closed all day
July 4, 2016	Independence Day	Closed all day
Sept. 5, 2016	Labor Day	Closed all day
Nov. 24, 2016	Thanksgiving Day	Closed all day
Nov. 25, 2016	Day after Thanksgiving	Closed all day
Dec. 26, 2016	Christmas Day	Closed all day

