

Cheers to PSCU members

The credit union would like to thank all of our members for using the credit union throughout 2016. We can only be here with the help of our members using our credit union for their financial needs. As we enter into 2017, remember that PSCU has monies available for many different kinds of loans to make it easier for you financially. Remember to tell a coworker about the credit union, or even a younger family member looking for the first loan to get them started on a good future. We are here to serve our members, and we have 82 years of credit union experience under our belt, doing so. Let's continue the years of members-helping members.

2017 Annual Member Meeting

A reminder to mark your calendar on **March 7 at 4:30pm** to attend the 82nd Annual PSCU Member Meeting. The annual meeting is a credit union tradition. Enjoy light refreshments, and see other members that you haven't met or seen in some time. The meeting will take place at the Wausau PSCU location at 1700 Sherman St. in Wausau. Please contact the credit union if you would like to attend: 715.842.9865.

Happy Retirement, Sonia Gestner!

Farewell and happy retirement to Sonia Gestner! Sonia's last day with the credit union was December 30. We wish her all the best on her retirement. Sonia has worked for us for over 20 years and has been an important asset to the credit union. Being a small office, it's nice that we all enjoyed our years together. We hope to see her on the other side of the window for future visits!

A NEW year, a NEW, exciting product at PSCU!

www.pscu-wausau.groovecar.com

PSCU has a new product to make purchasing a vehicle a little easier on you.

The PSCU website now has a new portal where you can explore new-or-pre-owned vehicle options and even review inventory at local auto dealers. The website is also a one-stop-shop for

accessing PSCU loan rates, a loan application, and even our email and phone contact information if you need more information. How much easier can it be to find that vehicle, and you didn't even leave your house? The best part is no dealer will call you once you have reviewed their inventory until you request them too. We can give you a pre-approval and you can go the dealer with the peace of mind that the financing is ready to go.



Quick access to:

- Free Carfax reports
- Find and price local inventory
- Right Fit auto build
- Pre-owned car values
- Refinance calculator
- Multi-vehicle comparison tool
- My Car's save feature

Tax season is right around the corner

Tips to get more money back to YOU

April 15 falls on a Saturday in 2017, so you'll have until Monday, April 17 to file your 2016 taxes. But even though you have two extra days, there's no time like the present to get organized. Here are some tips to get started; see your tax advisor for details. Remember, the IRS does not use unsolicited text messages, email, or social media to discuss your personal tax information. If you get an unsolicited email that appears to be from the IRS, forward it to phishing@irs.gov.

1TAX

tip

If you itemize your deductions, you can claim donations to charity. See IRS Publication 526 for detailed information on charitable contributions. Clear up the clutter in the closet or basement and donate your items that are in good condition. IRS Publication 561 has information on allowable deductions for property.

2TAX

tip

Open or add to your Individual Retirement Account; you can make your 2016 contribution up until April 17, 2017, but the earlier you do so, the more interest you will earn.

3TAX

tip

If you've had a significant life event in 2016, for example as a first-time homeowner, a birth, change in marital status, retirement or other major change, it may have a tax impact. Visit irs.gov for a list of helpful resources.

Don't let loan sharks bite this Christmas

Take the safe bet; depend on PSCU for your loan needs

The Consumer Financial Protection Bureau has proposed new rules to put a net around loan sharks who prey on consumers in the guise of payday lenders and auto title loan shops. The proposed protections also would cover deposit advance products and certain high-cost installment and open-end loans. According to the CFPB, the rules would require lenders to take steps to make sure consumers have the ability to repay their loans. The proposed rule would also cut off repeated debt attempts that rack up fees. The final rule won't be in effect for some time, but there's already a place you can find protection: At the credit union.



At the credit union, we're here to help, not drown you in debt. We'll work with you to try to find a way to manage your resources. That's the reason credit unions were created. We do our best to follow the "people-helping-people" philosophy.

FACT or FICTION

Information you can use NOW!

Q Do PSCU members have the option to receive paperless statements?

A: FACT Yes! In fact, you should make the switch to paperless statements for MANY reasons.

Making the switch from traditional paper to paperless statements can protect your identity by reducing the paper trail of regular mail, and in turn, the risk of ID theft. In addition, e-Statements will:

- Become available sooner than paper statements
- Offer convenience with online access to account history, anytime from anywhere
- Reduce paper clutter in your home

Happy New Year
Public Service Credit Union Members!!

Mark Your Calendars

May 29, 2017	Memorial Day	Closed all day
July 4, 2017	Independence Day	Closed all day
Sept. 5, 2017	Labor Day	Closed all day
Nov. 23, 2017	Thanksgiving Day	Closed all day
Nov. 24, 2017	Day after Thanksgiving	Closed all day
Dec. 25, 2017	Christmas Day	Closed all day
Jan. 2, 2018	New Year's Day	Closed all day