# **Membership**

For over 85 years Public Service Credit Union has been offering products and services to help families achieve financial success. Whether you prefer to handle your finances online, over the phone, or in person, PSCU has the services you need.

#### Become a member

Membership at Public Service Credit Union is open to anyone who lives or works in Allen County. Also, anyone who is immediately related to a current Public Service Credit Union member is eligible for membership, regardless where they live or work.

# PUBLIC SERVICE CREDIT UNION

4025 W Jefferson Blvd Fort Wayne, IN 46804

Phone 260.432.3433

Toll Free 888.432.3433

www.mypscu.com

#### Joining is Easy!

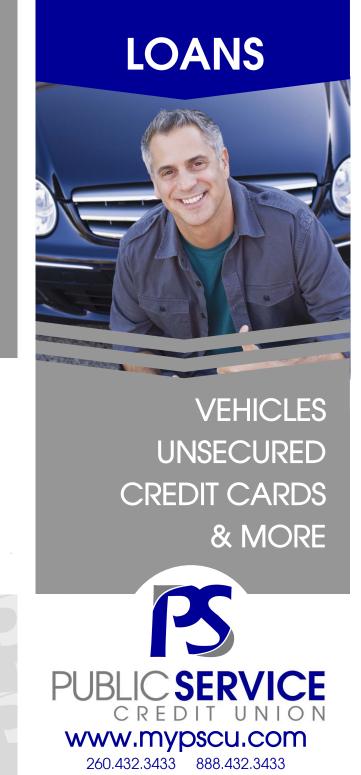
Stop by our office to become a member! You'll need to bring a few things with you:

- Your drivers license with your current address.
- A second form of ID or bill with your address.
- \$5 to open a savings account

Your savings account establishes your membership with the credit union and makes you eligible for other products and services.







# LOANS

# **Vehicle Loans**

Looking for a new vehicle or want to refinance one you already have? Public Service Credit Union has low rates to help you save money! Plus with our flexible terms, you'll get a low monthly payment that fits your budget.

#### **Recreational Vehicles**

Buying a motorcycle, travel trailer, fifth wheel, motor home, boat, jet ski, or four wheeler? With extended terms we can help you finance whatever vehicle you've been wanting for a low monthly payment that you can afford!

# **Signature Loans**

With a personal loan you can borrow money for whatever you need. Whether it's money for vacation, Christmas, or credit card bills; Public Service Credit Union can help you get it financed.

# **Share Secured Loans**

Share secured loans are secured by money you already have in your account or a certificate at the credit union. By using your money as security you pay a lower interest rate. Share secured loans are also a great way to build credit!

#### APPLY ONLINE OR WITHIN OUR MOBILE APP!







# **Credit Cards**

Public Service Credit Union offers VISA credit cards with NO annual fees, NO cash advance fees and NO balance transfer fees. Our credit cards are connected to your account online. When you login you can see your credit card balance, see the charges you've made, pay your bill, see your available limit and even take advances off the card! Apply for one today!

#### Classic & Platinum VISA

The Classic VISA is for those who want a lower limit or are working to build credit. The Platinum VISA for those who want a limit of \$2000 or more and have well established credit. Both of these cards have low interest rates to help you save money!

#### **VISA Balance Transfers**

Are you carrying a balance on another credit card or a store credit card? Their rates are usually very high! You can save money by transferring the balance to a PSCU visa for a low rate for 12 months! Give us a call to find out more & apply!

#### **Share Secured VISA**

A Share secured VISA is a great way to build credit anyone over 18 can get approved! Share Secured VISA's are secured by money in your account. By using that money as security you can start building credit and get experience using a credit card.



# **Loan Protections**

#### **Guaranteed Asset Protection (GAP)**

Will you still be paying for your vehicle after it's gone? In the event of an accident GAP may cover the difference between what you owe and what your vehicle is worth.

#### **Mechanical Repair Coverage (MRC)**

You can purchase a vehicle service contract to protect yourself from unexpected repair bills. Plus, our MRC also includes 24/7 roadside assistance.

#### Credit Life Insurance

Credit life insurance may payoff your loan in full in the event of an untimely death. This insurance may protect your family from having to pay your debt after you've passed.

#### **Credit Disability Insurance**

Credit disability insurance may make your loan payments if you become totally disabled and cannot work for two weeks or more. If you are disabled, credit disability insurance may cover your payments until you can return to work.

