

# ACCOUNTS

## Savings Accounts

Your regular savings account establishes your membership with the credit union and makes you eligible for our other products and services. We also offer Special Savings accounts that allow you to keep the money you're saving separated so you know just how much you've saved for that next vacation, wedding or home improvement.

## Funds Manager

The Funds Manager account allows you to save money in a separate account and earn a higher rate of return than a regular savings account. The more you save the more you earn with tiered rates.



## My Smart Checking

My Smart Checking is Public Service Credit Union's one and only checking account. It offers all the benefits you could want from a checking account, plus it earns a great rate when you meet 3 easy requirements.

**1st requirement:** Have 10 signature based debit card transactions clear your account per month. Look for DBT in your account history to make sure your transactions qualify.

**2nd requirement:** Receive e-statements

**3rd requirement:** Have one ACH deposit or withdraw from your checking account every calendar month.

## Overdraft Options

One little mistake in your checking can lead to an overwhelming amount of fees. That's why we offer several options to help you save money!

**Overdraft Transfers-** Money is transferred from your other accounts at the Credit Union. You pay a small fee each time we make a transfer for you.

**VISA Overdraft Protection-** Use your PSCU VISA as protection for any overdrafts you may have. We'll automatically transfer the money to your checking and you only pay interest on the balance until you pay it back.

**MY ODP Overdraft Privilege-** We honor transactions that overdraw your account up to \$500. There is a fee for each transaction that takes your account under the available balance but your transactions aren't returned.

## Share Certificate

Share Certificates are an ideal investment when you're looking for a guaranteed return over a specific amount of time. Plus the rates are usually higher than a savings account.

## Payroll Certificate

Having trouble saving money? Opening a payroll certificate is an easy way to save for the future. It pays a higher interest rate without a large initial deposit requirement. You can open a payroll certificate with as little as \$20 and you'll start earning interest right away! Money is automatically transferred to your payroll certificate each time your direct deposit comes in. you can save as little or as much as you want.

## Individual Retirement Account (IRA)

Public Service Credit Union offers Traditional and Roth IRA's to help you save money for your retirement. You can contribute to the IRA or roll over a 401K or IRA from another financial institution without penalty. We also offer the Coverdell Education Savings Account (ESA) which is a tax advantage savings account for qualified education expenses.

## Coverdell ESA

A Coverdell Educational Savings Accounts allows parents to save for their child's education with tax-free earnings. The money in an ESA can be used for elementary, secondary and college expenses including tuition, books, school supplies and more. Start saving for your child today!

## 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.

### 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

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[www.mypscu.com](http://www.mypscu.com)

260.432.3433 888.432.3433

# ACCOUNTS

Savings Accounts  
Share Certificates  
& More!



## PUBLIC SERVICE CREDIT UNION

4025 W Jefferson Blvd  
Fort Wayne, IN 46804  
Phone 260.432.3433  
Toll Free 888.432.3433  
[www.mypscu.com](http://www.mypscu.com)

