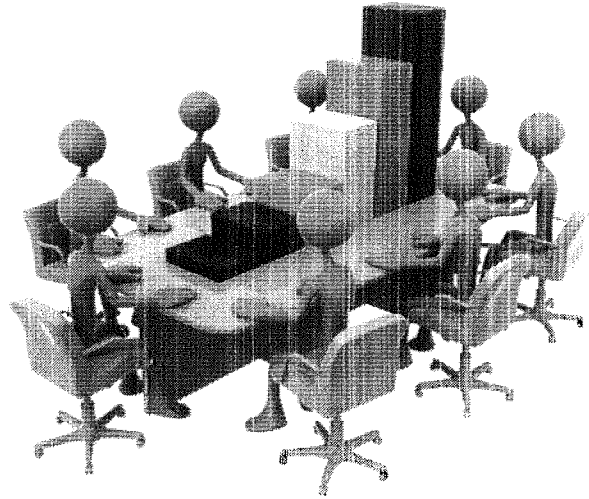


**PUBLIC SERVICE PLAZA FEDERAL CREDIT  
UNION  
ANNUAL MEETING**



**REPORT OF BUSINESS  
2022**

**CALL DATE: AUG-29-2023 CALL TIME: 5:00 PM**

DIAL -IN NUMBER 929-205-6099

MEETING ID 989 6311 7328

PASSCODE 425499

PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION  
ANNUAL MEETING OF MEMBERS

NON-MEMBERS MUST HAVE APPROVAL OF BOARD TO ATTEND AND PROOF OF MEMBERSHIP MUST BE PRESENTED UPON REQUEST.

THE ORDER OF BUSINESS WILL BE:

ASCERTAIN A QUORUM  
PRESIDENT'S MESSAGE  
READING OF MINUTES OF LAST ANNUAL MEETING  
OLD BUSINESS  
NEW BUSINESS  
TREASURER'S REPORT  
CREDIT COMMITTEE REPORT  
SUPERVISORY COMMITTEE REPORT  
NOMINATING COMMITTEE REPORT  
ELECTION OF OFFICERS  
GOOD AND WELFARE  
ADJOURNMENT

## PRESIDENT'S MESSAGE

### PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION ANNUAL MEETING

AUGUST 29, 2023

Welcome to the 2023 Public Service Plaza Federal Credit Union's Annual Meeting.

Our annual update meeting remains virtual.

We are utilizing this teleconference format to present our membership business meeting.

Our mission is to continue to provide a positive return on investments, maintain competitive rates on personal and auto loans, and to deliver dependable and quality service to our members.

Our commitment is to monitor the changing financial market trends in order to determine investment opportunities to achieve a profitable return on those investments.

Accordingly, I am pleased to report that at the recommendation of the Treasurer, we declared and disbursed favorable dividends for the year.

The Annual NCUA audit examination concluded that the credit union remains a well-capitalized and overall sound financial institution, resulting in a positive CAMEL (Capital, Asset, Management, Earnings) Rating:2.

The Credit Union continues to be in compliance with NCUA standards and guidelines.

The Board of Directors and Staff thank you for your continued support and patronage of the Public Service Plaza Federal Credit Union.

Willie B. Josey  
President

**Public Service Plaza Federal Credit Union  
Annual Meeting of Members  
August 16, 2022**

Because of the COVID-19 situation, the annual meeting of members was conducted by conference call. The meeting was called to order by President Josey at 5:46 pm. Directors Josey, Lyon, and Kijowski were present. Annual Reports were made available to all members. Ms. Gwen Jones, in her role as Sergeant-At-Arms, ascertained that a quorum of members was present.

President Josey greeted members and referred to the "President's Message" included in the annual report.

Mr. Ron Lyon moved to suspend the reading of minutes from last year's meeting, dated August 17, 2021. The motion was seconded by Ms. A.J. Zack, and was carried.

Old Business

There was no old business.

Treasurer's Report

Mr. Willie Josey discussed the financial statements included in the annual report, and made himself available to answer questions from members.

He reviewed our dividend payments, and reported on the undivided earnings and net income for the Credit Union in 2021, which again was a challenging year, in large part due to the pandemic. Despite those issues, our Credit Union continues to provide valuable services to its members. Our regular audits from an independent CPA and from the NCUA continue to be favorable, and our Credit Union continues to do well. Mr. Josey thanked the Credit Union staff for their tireless efforts in meeting the needs of our members.

Mr. Drake Kijowski moved that the Treasurer's Report be accepted, and he was seconded by Ms. Donna Laden. The motion carried.

Credit Committee Report

Speaking for the Credit Committee, Ms. Donna Laden reported that the Committee is pleased that it was able to serve our members by approving 139 loans worth approximately \$819,000 over the course of 2021. It was a very good year, and Anytime loans continue to be quite popular. She thanked Ms. Laura Quille and Mr. Harry Marks for their hard work.

Supervisory Committee Report

On behalf of the Supervisory Committee, Mr. Harry Marks referred members to the written report. He discussed the routine audits that were performed by the NCUA and the accounting firm of Hamilton and Babitts. He

noted that the Credit Union is well capitalized and profitable. He also discussed the additional audits that are performed by the Supervisory Committee, including the statement verification, bank reconciliations, and an audit of our investment instruments.

#### Nominating Committee

Because the current terms of our officers have not yet expired, there were no open positions that needed to be filled. Accordingly, no nominations were made.

#### New Business

Mr. Ron Lyon moved that expenses for next year's meeting be approved. He was seconded by Ms. Gwen Jones, and the motion carried.

#### Good and Welfare

Mr. Drake Kijowski reviewed various reports and general information regarding the Credit Union and reminded members of the benefits that are available to them. He expressed appreciation for the ongoing support of members, and encouraged members to talk about the Credit Union with their families, friends, and co-workers.

Mr. Willie Josey thanked the Board, Committee members, and attendees for their virtual attendance and for all they do.

A motion to adjourn was made by Ms. A.J. Zack, which was seconded by Mr. Ron Lyon, and passed. Having no further business, the meeting was then adjourned at 6:08 pm.

Respectfully submitted,

Drake Kijowski  
Secretary

## BOARD OF DIRECTORS and TERM EXPIRATION

Wille Josey	2023
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President

Ron Lyon	2024
----------	------

Vice President

Jeff Nelson	2024
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Treasurer

Drake Kijowski	2023
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Secretary

Credit Committee

Donna Laden	2024
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Chairman

Laura Quille	2024
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Committee Member

Supervisory Committee

Nicholas Brown	2024
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Chairman

Harry Marks	2024
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Committee Member

Myron Filewicz	2025
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Committee Member

## **TREASURER'S REPORT**

Charter Number:  
**Statement of Financial Condition**  
**As of 12/31/22**

3/23/23 4:01PM

<u>GL Number</u>	<u>Assets</u>	<u>End of Period</u>	<u>GL Number</u>	<u>Liabilities+Equity</u>	<u>End of Period</u>
700.00	LOANS - PURCHASED	0.00	800.00	ACCOUNTS PAYABLE -NCUA	0.00
701.00	LOANS TO MEMBERS	1,280,469.72	801.00	ACCOUNTS PAYABLE	2,552.09
702.00	HOME EQUITY LOANS	0.00	802.00	UNDISTRIBUTE P/R \$	0.00
703.00	HOME MORTGAGE LOANS	0.00	803.00	NON-POSTED ACH	0.00
704.00	HOME EQUITY LOANS-S	28,484.99	804.00	UNDISTRIBUTED SAL	0.00
705.00	SYMBIONCE MORTGAGE	0.00	805.00	SECOND DRAFT WITH	0.00
706.00	MORTGAGE ORIGATION FEES	0.00	820.00	DIVIDENDS PAYABLE	0.08
710.00	OTHER LOANS	0.00	821.00	CERT DIVIDEND PAYBL	0.00
719.00	ALLOW FOR LOAN LOSS	-19,575.60	830.00	INT REFUNDS PAYABLE	0.00
730.00	CASH	12,538.20	840.00	TAXES PAYABLE	0.00
731.00	CASH	172,773.01	841.00	FED WITH TAXES PAY	1,958.22
732.00	MONEY MARKET	0.00	842.00	STATE WITH TAXES PAY	846.00
733.00	BANK CDS	10,766,000.00	846.00	SOCSEC TAXES PAYABLE	927.32
734.00	TREASURY OBLIGATIONS	0.00	847.00	FED UNEMP TAX PAY	0.00
735.00	MEMBERS UNITED CORP-FCU	0.00	849.00	DIVIDEND WITH PAYABL	63,059.89
736.00	HUDSON CITY - M/M	0.00	852.00	EMP BENEFITS	0.00
737.00	DESERT SCHOOL	0.00	860.00	OTHER LIABILITIES	0.00
738.00	PETTY CASH	167.50	861.00	AUDIT EXPENSE PAYABLE	5,703.85
739.00	VAULT	0.00	870.00	DATA PROCESS EXCEPT	0.00
740.00	INVESTMENTS	10.00	871.00	SHARE DELETIONS	0.00
741.00	U.S GOV'T OBLIGATION	0.00	872.00	LOAN DELETIONS	0.00
742.00	FED AGENCY SECURITY	3,069.15	873.00	RULE 78 INT RCVBLE	0.00
743.00	INVESTMENTS-AVAILABLE FOR SALE	250,000.00	882.00	INS REBATE PAY	0.00
743.10	PREMIUM ON INVESTMENTS	8,925.17		Total Liabilities =	75,047.45
743.20	DISCOUNT ON INVESTMENTS	0.00			
743.30	INVESTMENT COMMISSIONS	705.84	900.00	SHARES OF MEMBERS	0.00
744.00	CREDIT UNION CD	4,125,000.00	901.00	SHARES	14,235,241.72
745.00	DORMANT FEES	0.00	908.00	SHARE CERTIFICATES	0.00
752.00	NCUA INS. DEPOSIT	160,963.76	930.00	RESERVES	0.00
759.00	INVEST GAIN ( LOSS) ALLOWANC	0.00	931.00	REGULAR RESERVES	592,927.79
760.00	PREPAID EXP&CHARGES	3,028.19	933.00	RESERVE - CONTINGENC	0.00
766.00	PREPAID INS	6,610.00	940.00	UNDIVIDED EARNINGS	1,923,582.00
770.00	FIXED ASSETS	0.00	945.00	GAIN(LOSS)- AVAILABLE SALE	0.00
774.00	FURN. & EQUIPMENT	5,621.46	960.00	NET INCOME (LOSS)	0.00
775.00	FURN,EQUIP DEP ALLOW	-3,732.67		Total Equity =	16,751,751.51
780.00	ACCRUED INCOME	0.00			
781.00	ACCRUED INT ON LOANS	1,993.22			
782.00	ACCR INVEST INCOME	22,425.91			
783.00	ACCRUED MORTGAE &HE INCOME	262.47			
790.00	ALL OTHER ASSETS	1,058.64			
794.00	NCUSIF	0.00			
	Total Assets	16,826,798.96		Total Liabilities+Equity	16,826,798.96



Report of Operations of PS PLAZA FCU  
Detailed

Begin Date: 1/01/22

Charter Number:

3/23/23 4:01PM

**Statement of Income**  
**For the Period Ending 12/31/22**

Account	Month	Period	Year Beginning
<u>Number</u> <u>Name</u>	<u>to Date</u>	<u>to Date</u>	<u>1/01/22 to Date</u>
100.00 OPERATING INCOME	0.00	0.00	0.00
110.00 INCOME FROM LOANS	0.00	0.00	0.00
111.00 INTEREST ON LOANS	7,416.70	43,293.80	81,464.48
112.00 INT HOME EQUITY	0.00	0.00	0.00
113.00 INT HOME EQUITY-S	114.95	847.08	1,243.61
114.00 INT ON MORTGAGE	0.00	0.00	0.00
115.00 SYMBIONCE MORTGAGE INTEREST	0.00	0.00	0.00
119.00 INTEREST REFUNDS	0.00	0.00	0.00
120.00 INVESTMENT INCOME	0.00	0.00	0.00
121.00 INVESTMENT INCOME	15,268.41	88,461.86	186,992.79
130.00 FEES AND CHARGES	0.00	0.00	0.00
131.00 FEES AND CHARGES	74.00	675.00	2,669.57
150.00 MISC. OP. INCOME	0.00	0.00	0.00
151.00 MISC. OP. INCOME	0.00	400.00	933.60
Total Income =	22,874.06	133,677.74	273,304.05
200.00 OPERATING EXPENSES	0.00	0.00	0.00
210.00 COMPENSATION	0.00	0.00	0.00
211.00 SALARIES	8,496.56	55,227.64	108,832.11
220.00 EMPLOYEES BENEFITS	70.00	441.66	726.66
222.00 SOCIAL SECURITY TAX	650.00	4,212.32	8,585.47
223.00 UNEMPLOY. COMP. TAX	0.00	0.00	0.00
224.00 OTHER EMP BENEFITS	0.00	0.00	0.00
230.00 TRAVEL & CONF. EXP.	0.00	0.00	0.00
231.00 EMPL T & C EXP	0.00	0.00	0.00
232.00 OFFICERS T & C EXP	625.00	4,000.00	8,125.00
234.00 TRAVEL EXP	0.00	0.00	0.00
240.00 ASSOCIATION FEES	0.00	0.00	0.00
250.00 OFFICE OCCUP. EXP.	0.00	0.00	0.00
260.00 OFFICE OP. EXPENSE	884.90	5,190.50	9,909.70
261.00 MEMBER COMMUNICATION	0.00	0.00	0.00
262.00 RENTAL FURN/EQPT	0.00	0.00	0.00
263.00 MAINT OF FURN,EQUIP	0.00	0.00	0.00
264.00 STATIONERY& SUPPLIES	264.89	1,152.26	2,309.21
265.00 INSURANCE	969.40	3,751.40	7,226.80
266.00 DEP. OF FURN.&EQUIP.	99.41	596.46	1,100.94
269.00 BANK SERVICE CHARGE	23.14	1,970.46	5,211.97
270.00 EDUC. & PROMO. EXP.	0.00	0.00	0.00
271.00 ADVERTISING	0.00	188.45	188.45
272.00 EDUCATION	0.00	0.00	0.00
280.00 LOAN SERVICING EXP.	35.00	195.00	323.78
281.00 CR COMMITTEE EXP	68.00	846.00	2,380.50
282.00 COLLECTION EXP	0.00	1,191.30	3,494.36
284.00 CREDIT REPORTS	0.00	1,023.46	2,801.74
285.00 MORTGAGE EXP	0.00	0.00	0.00
286.00 HOME EQUITY EXP	0.00	0.00	0.00
290.00 ADD'L COMPUTER EXP	275.37	2,266.07	4,938.92

Report of Operations of PS PLAZA FCU  
Detailed

Begin Date: 1/01/22

Charter Number:

3/23/23 4:01PM

**Statement of Income**  
**For the Period Ending 12/31/22**

Account Number	Name	Month to Date	Period to Date	Year Beginning 1/01/22 to Date
291.00	LEGAL FEES	0.00	0.00	0.00
292.00	AUDIT EXPENSE	0.00	0.00	0.00
292.10	AUDIT EXPENSE ACCRUED	0.00	0.00	0.00
293.00	ACCOUNTING EXP	0.00	1,050.00	2,568.50
294.00	MGT CONSULT EXP	0.00	0.00	0.00
295.00	INVESTMENT EXPENSE	663.63	3,980.28	9,742.24
300.00	PROV. FOR LOAN LOSS	0.00	1,461.00	1,461.00
310.00	NUCSIF STABILIZATION	0.00	0.00	0.00
312.00	SHARE INS EXP	623.33	3,766.84	8,074.77
313.00	LOAN INS EXP	419.52	2,489.49	5,107.19
320.00	FEDERAL OP. FEE	521.72	1,565.32	3,130.74
321.00	NCUA OP EXP	0.00	0.00	0.00
330.00	CASH OVER & SHORT	0.00	0.00	0.00
340.00	INT. ON BORROWED \$\$\$	0.00	0.00	0.00
350.00	ANNUAL MEETING EXP.	0.00	114.08	114.08
361.00	CASHIER EXP	0.00	0.00	0.00
370.00	MISC. OP. EXPENSES	0.00	0.00	0.00
380.00	DIVIDENDS	25,488.91	62,732.91	110,609.70
381.00	SHARE CERT DIV EXP	0.00	0.00	0.00
	Total Expenses =	40,178.78	159,412.90	306,963.83
400.00	NON-OP. INC.(EXP.)	0.00	0.00	0.00
420.00	GAIN(LOSS) ON INVEST	0.00	1,098.49	754.13
430.00	GAIN(LOSS)ON ASSETS	0.00	0.00	0.00
440.00	OTHER NON-OP. INCOME	0.00	0.00	0.00
	Total Non-Operating =	0.00	1,098.49	754.13
	Net Income =	-17,304.72	-24,636.67	-32,905.65

PS PLAZA FCU

NOTICE TO MEMBERS REGARDING DIVIDENDS

DIVIDENDS ARE PAID SEMI-ANNUAL AND ACCOUNTS ARE CREDITED ON JANUARY 1<sup>ST</sup> AND JULY 1<sup>ST</sup>.

POSTED DIVIDENDS WILL APPEAR ON THE NEXT STATEMENT STARTING WITH THE DIVIDEND THAT WAS POSTED.

CURRENT DIVIDEND PAID:

PERIOD ENDING: 12/31/22

**ANNUAL PERCENTAGE RATE**

\$100-\$49,999.99) 0.75%

\$100,000.00 OR GREATER 1.00%

YOUR ACCOUNT CREDITED: 1/1/23

WILL SHOW ON STATEMENT OF: 6/30/23

**PS PLAZA FCU**

**COMMITTEE REPORTS**

## CREDIT COMMITTEE REPORT

THE CREDIT COMMITTEE PROCESSED THE FOLLOWING PERSONAL, AUTO AND ANYTIME LOANS:

	2022	2021	2020
APPLICATIONS	161	139	110
APPROVED LOANS	158	139	110
LOAN AMOUNTS	\$851,596.68	\$819,372.98	\$602,676.22

THE CREDIT COMMITTEE PROCESSED THE FOLLOWING HOME EQUITY AND MORTGAGE LOANS:

APPLICATIONS	0	0	0
APPROVED LOANS	0	0	0
MORTGAGE	0	0	0
HOME EQUITY LOANS	0	0	0
LOAN AMOUNT	\$.00	\$.00	\$.00

WE HAD A GOOD YEAR. THE CREDIT COMMITTEE PROCESSED 52 PERSONAL LOANS, 12 CAR LOANS AND 94 ANYTIME LOANS FOR A TOTAL OF \$851,596.68.

THIS CREDIT COMMITTEE CONTINUES ITS DUE DILIGENCE IN PROCESSING LOANS AND MAINTAINING A LOW LOAN DELINQUENCY RATE. THIS HAS BEEN ACCOMPLISHED BECAUSE OF THE EFFORTS OF OUR VOLUNTEERS LAURA QUILLE AND HARRY MARKS.

I WOULD LIKE TO EXTEND MY THANKS TO LAURA AND HARRY FOR ALL OF THEIR  
HARD WORK.

WE WILL CONTINUE TO WORK TO INCREASE LOANS WHILE MANAGING RISK FOR  
THE PROFITABILITY OF OUR CREDIT UNION.

DONNA LADEN  
CHAIRMAN

Supervisory Committee Report to Members  
Public Service Federal Credit Union  
2022 Annual Meeting

The Supervisory Committee that served you during the year consisted of 3 members:

Nicholas Brown	Chairman
Myron Filewicz	Member
Harry Marks	Member

The NCUA audited the credit union for the period ending 9/30/22. Our credit union remains a well-capitalized institution with net worth of 14.95 percent; however, earnings are negative at 0.08 percent as of 9/30/2022. The credit union is challenged to increase income through loans or higher investment returns.

Prior findings by the NCUA included updating key components of NCUA R&R part 748 Security Policy to address new security procedures and controls to safe guard the credit union. Also the NCUA requested an audit plan to include audit schedules, audit cycles and follow-up. These compliance risk have been addressed and completed.

The committee also commissioned the services of Hamilton and Babitts, certified public accountants to perform the annual audit for the period ending 12/31/2022. The audit covered major risk and regulatory compliance areas in the credit union which included the financial condition, quality of management, risk exposure and areas of regulatory compliance as part of the examination.

We continue to work with Hamilton and Babitts through the year in an advisory capacity to resolve accounting issues and help with NCUA findings to ensure the Credit Union operations and internal controls are in compliance with the NCUA.

During the year the committee audited investment instruments which include certificates of deposit, money market and treasury notes. Also reviewed were bank reconciliations, balance sheet accounts, outstanding loans and other accounts required by the NCUA.

The Supervisory Committee would like to express our gratitude to the Board of Directors, the treasurer, and staff of the Public Service Plaza Federal Credit Union for continuing to maintain high standards of professionalism in managing daily operations

From the Committee

NOMINATING COMMITTEE  
REPORT

After careful consideration, the Nominating Committee  
nominates to the **Board of Directors**:

	Term	Ending
Willie Josey	3 years	2026
Drake Kijowski	3 years	2026

For the Committee

Laura Quille



**GOOD  
AND  
WELFARE  
AND GENERAL INFORMATION**

## MINNESOTA LIFE

### BENEFITS PAID – 2022

### AMOUNT

Death Claims      6

\$ 10,978.35

Disabilities        1

\$ 3,105.93

### PAID SINCE ORGANIZED

DEATHS:

\$460,120.93

DISABILITIES:

\$ 29841.05

**TOTAL PAYMENTS**

**\$489961.98**

# PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION

## HOURS OF OPERATION

### CASHIERS:

Tuesday, Wednesday and Friday

9:00 AM to 12 NOON

### LOAN INTERVIEWS:

Tuesday, Wednesday and Friday

10:00 AM to 12 NOON

## Loan Rates - Monthly

TYPE OF LOAN	APR	Per \$ 1000
<b>Personal</b>		
6 Months	4.50%	\$168.84
1 Year	6.50%	\$86.29
2 Years	7.50%	\$45.00
3 Years	8.50%	\$31.57
4 Years	9.50%	\$25.13
<b>Co Signed</b>		
3 Years	12.00%	\$33.22
<b>New Auto</b>		
3 Years	3.00%	\$29.09
4 Years	3.50%	\$22.36
5 Years	4.00%	\$18.42
6 Years	4.50%	\$15.88
<b>Used Auto</b>		
3 Years	5.00%	\$29.98
4 Years	5.00%	\$23.03
5 Years	5.00%	\$18.88
<b>Pledge Of Shares</b>		
3 Years	2.90%	\$29.04
4 Years	2.90%	\$22.10
5 Years	2.90%	\$17.93

## Trust Our Decades of Experience in Financial Services

Public Service Plaza Federal Credit Union is your trusted financial institution, serving area customers for more than 6 decades.

We offer savings accounts and a variety of loans that will help you secure a car, a home, and many other needs.

## Truth in Savings Disclosure

### **Variable Rate Accounts**

The dividend rate and APY may change every six month period as determined by the credit union's Board of Directors.

### **Compounding**

Dividends will be compounded semi-annual and credited semi-annual. The dividend period is six months. The beginning of the date of the first dividend period of the calendar is January 1st and the ending date is June 30th. The dividend declaration date is the third Tuesday in the last month of the period and for example will be the third Tuesday in June.

### **Effects of Closing an Account**

If you close your account before dividends are paid, you will not be paid the accrued dividends for the period.

### **Minimum Balance Requirements**

To open an account, you must have a minimum amount of \$5.00. To earn the APY disclosed, you must maintain a minimum daily average balance of \$101 for each day of the dividend period. You will not earn dividends for any day that your balance drops below \$101.

### **How Dividends are Calculated**

Dividends are calculated using the daily balance method. This method applies a daily periodic rate to the balance in the account each day.

### **When Dividends Begin to Accrue**

Dividends begin to accrue on cash and non-cash deposits, such as checks, on the business day you make your deposit.

### **We Insure Your Savings**

When you save money in your credit union, your savings provide life insurance for you if you are physically able to perform the usual duties of your occupation when your deposit is made. Every dollar you save up to \$2,000 provides life insurance for you according to the following scale:

Each \$1 you save before age 55 provides \$1 of life insurance.

Each \$1 you save from age 55 through age 59 provides \$.75 of life insurance.

Each \$1 you save from age 50 through age 64 provides \$.50 of life insurance.

Each \$1 you save from age 65 through age 69 provides \$.25 of life insurance.

No insurance is provided on savings deposits made on or after age 70.

These amounts apply after six months of age. Each \$1 deposited for an infant under six months of age provides \$.25 of life insurance. This amount increases to 100% at age six months, subject to the plan's maximum.

As long as your savings are deposited in your credit union, your life insurance remains in force. In the event of your death, your family receives not only your savings; but also, the life insurance which your savings provided.

## Privacy Notice

To assure the continued privacy and confidentiality of your personal financial information, your Credit Union observes these practices and procedures:

### Information We Collect:

We collect nonpublic information about you from some or all of the following sources:

Information we receive from you on applications or other forms;  
Information about your transactions with us, our affiliates, or others; and,  
Information we receive from a consumer reporting agency

### Information We Disclose

We do not disclose any nonpublic personal information about our members and former members to affiliates or non-affiliated third parties except as permitted by law.

### Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Credit Union members and the public may receive copies of this notice of privacy practices by contacting the Credit Union.

This notification meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

**Public Service Plaza**  
**Federal Credit Union**  
**80 Park Plaza - Lobby**  
**Newark, NJ 07101**

**Cashiers Cage:**  
**973-430-7923**

**Loan Officer:**  
**973-430-7317**

**Download Our Loan Applications**

**PSCREDITUNION.COM**



Thank you for attending. We appreciate your interest in your Credit Union