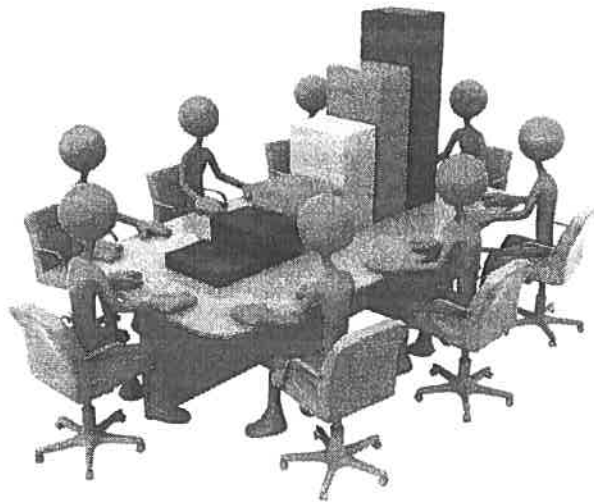


**PUBLIC SERVICE PLAZA FEDERAL CREDIT  
UNION  
ANNUAL MEETING**



**REPORT OF BUSINESS  
2024  
AUGUST 19, 2025**

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

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### PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION ANNUAL MEETING

AUGUST 19, 2025

Welcome to our members and thank you for joining us for our 2025 virtual Public Service Plaza Federal Credit Union's Annual Update Meeting.

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

Our mission remains the same, committed to your financial investment safety and security and to provide you with a positive return on investments, maintain competitive rates on personal and auto loans, and to deliver dependable quality service.

We continue to monitor and review developments in changing financial market trends in order to secure a profitable return from investments.

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

The NCUA annual audit examination of our records and operations concluded that the credit union's key ratios of loans and investments are financially sound, resulting in a positive CAMEL (Capital, Asset, Management, Earnings) Rating: 3

The Credit Union continues to be in compliance with NCUA regulatory requirements.

Visit our website @ [www.pscreditunion.com](http://www.pscreditunion.com) for up to date information on savings and loan rates and other offers.

The Board of Directors and Staff thank you for your continued allegiance, confidence 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 20, 2024**

The annual meeting of members was conducted by conference call. The meeting was called to order by President Josey at 5:10 pm. Directors Josey, Quille, Nelson, and Kijowski were present. Annual Reports were made available to all members. Ms. A.J. Zack, 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.

Ms. Gwen Jones moved to suspend the reading of minutes from last year's meeting, dated August 29, 2023. The motion was seconded by Ms. A.J. Zack, and was carried.

**Old Business**

There was no old business.

**Treasurer's Report**

Mr. Jeff Nelson discussed the financial statements included in the annual report, and made himself available to answer questions from members. He reviewed recent challenging marketplace conditions, which have affected CD interest levels. While the Credit Union did have a loss for the year, we continue to have ample reserves, and our Credit Union continues to provide valuable services to its members. Due to the efforts of our staff, we have seen an increase in the number of loans issued. Our audits from both an independent CPA and from the NCUA continue to be favorable. Mr. Nelson went on to review the status of Credit Union assets and described the valuable services we provide. He thanked the Credit Union staff for their efforts in meeting the needs of our members.

Ms. Laura Quille moved that the Treasurer's Report be accepted, and she was seconded by Ms. Donna Laden. The motion carried.

**Credit Committee Report**

Ms. Donna Laden reported that the Committee is pleased that, over the course of 2023, it was able to serve our members by approving 195 loans, including 54 personal loans, 18 car loans, and 123 anytime loans, all with a combined worth in excess of \$1.1 million. It was a very good year, and anytime loans continue to be issued at an ever-faster pace. She thanked the staff for their hard work.

## Supervisory Committee Report

Mr. Harry Marks referred members to the written report and provided insights into the ongoing responsibilities of the Committee. He discussed the routine audits and security policies designed to ensure that the Credit Union remains in full compliance with all of its accounting and other requirements, including reviews of our internal controls and operations. He also noted the recent review of our records by Hamilton and Babitts, certified public accountants. We continue to abide by NCUA requirements and guidelines.

### Nominating Committee

On behalf of the Nominating Committee, Ms. A.J. Zack entered the names of Laura Quille and Jeff Nelson into nomination for three-year terms to the Board of Directors, each with proposed terms that would expire in 2027. President Josey then opened the floor for other nominations, but none were proposed. President Josey then instructed that one ballot be cast for each candidate.

### New Business

Mr. Drake Kijowski moved that expenses for next year's meeting be approved. He was seconded by Ms. A.J. Zack, and the motion carried.

President Josey then opened the floor for other business or questions.

### Good and Welfare

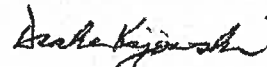
Mr. Jeff Nelson reviewed various reports and general information regarding the Credit Union and reminded members of the benefits that are available to them. He expressed appreciation for the ongoing support of members, and encouraged members to talk about the Credit Union with others.

While not a part of the report on 2023 operations, it was noted that Mr. Ron Lyon had recently tendered his resignation. The Board and other attendees expressed appreciation for his service and long tenure, and wished him well.

Mr. Willie Josey thanked the Board, Committee members, and attendees for their virtual attendance and for all they do. He reminded us that our goal is to always serve our members.

A motion to adjourn was made by Ms. A.J. Zack, which was seconded by Ms. Laura Quille, and passed. Having no further business, the meeting was then adjourned at 5:46 pm.

Respectfully submitted,



Drake Kijowski  
Secretary

# Board of Directors and Committees

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## Board of Directors

- Willie Josey – President (Term expires 2026)
- Open Position – Vice President
- Jeff Nelson – Treasurer (Term expires 2027)
- Drake Kijowski – Secretary (Term expires 2026)
- Laura Quille – Director (Term expires 2027)

## Committee Members

### Credit Committee

- Donna Laden – Chairman
- Committee Members:
- Laura Quille - Member
- Harry Marks - Member

### Supervisory Committee

- Harry Marks – Chairman
- Laura Quille – Member

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## TREASURER'S REPORT

Charter Number:  
**Statement of Financial Condition**  
**As of 12/31/24**

8/03/25 1:42PM

GL Number	Assets	End of Period	GL Number	Liabilities+Equity	End of Period
700.00	LOANS - PURCHASED	0.00	800.00	ACCOUNTS PAYABLE -NCUA	0.00
701.00	LOANS TO MEMBERS	1,968,004.24	801.00	ACCOUNTS PAYABLE	2,311.44
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	0.00	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	0.00
710.00	OTHER LOANS	0.00	821.00	CERT DIVIDEND PAYBL	0.00
719.00	ALLOW FOR LOAN LOSS	-72,845.49	830.00	INT REFUNDS PAYABLE	0.00
730.00	CASH	355,686.26	840.00	TAXES PAYABLE	0.00
731.00	CASH	300,694.39	841.00	FED WITH TAXES PAY	2,105.14
732.00	MONEY MARKET	0.00	842.00	STATE WITH TAXES PAY	868.25
733.00	BANK CDS	7,276,000.00	846.00	SOCSEC TAXES PAYABLE	691.42
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	59,758.76
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	182.50	861.00	AUDIT EXPENSE PAYABLE	3,160.85
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	2,462.49	873.00	RULE 78 INT RCVBLE	0.00
743.00	INVESTMENTS-AVAILABLE FOR SALE	0.00	882.00	INS REBATE PAY	0.00
743.10	PREMIUM ON INVESTMENTS	0.00		Total Liabilities =	68,895.86
743.20	DISCOUNT ON INVESTMENTS	0.00			
743.30	INVESTMENT COMMISSIONS	207.60	900.00	SHARES OF MEMBERS	0.00
744.00	CREDIT UNION CD	3,282,000.00	901.00	SHARES	9,727,726.19
745.00	DORMANT FEES	0.00	908.00	SHARE CERTIFICATES	989,297.36
752.00	NCUA INS. DEPOSIT	111,692.00	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	3,492.50	933.00	RESERVE - CONTINGENC	0.00
766.00	PREPAID INS	6,033.00	940.00	UNDIVIDED EARNINGS	1,852,467.43
770.00	FIXED ASSETS	0.00	945.00	GAIN(LOSS)- AVAILABLE SALE	0.00
774.00	FURN. & EQUIPMENT	5,620.46	960.00	NET INCOME (LOSS)	32,072.32
775.00	FURN,EQUIP DEP ALLOW	-5,620.46		Total Equity =	13,194,491.09
780.00	ACCRUED INCOME	0.00			
781.00	ACCRUED INT ON LOANS	4,346.98			
782.00	ACCR INVEST INCOME	28,119.72			
783.00	ACCRUED MORTGAE &HE INCOME	0.00			
790.00	ALL OTHER ASSETS	-2,699.24			
794.00	NCUSIF	0.00			
	Total Assets	13,263,386.95		Total Liabilities+Equity	13,263,386.95



Begin Date: 1/01/24

**Statement of Income**  
**For the Period Ending 12/31/24**

Account		Month	Period	Year Beginning
Number	Name	to Date	to Date	1/01/24 to Date
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	11,620.54	70,175.91	146,469.94
112.00	INT HOME EQUITY	0.00	0.00	0.00
113.00	INT HOME EQUITY-S	0.00	0.00	0.00
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	26,797.67	146,338.08	242,610.93
130.00	FEES AND CHARGES	0.00	0.00	0.00
131.00	FEES AND CHARGES	117.00	848.00	2,584.16
150.00	MISC. OP. INCOME	0.00	0.00	0.00
151.00	MISC. OP. INCOME	0.00	200.00	800.00
	Total Income =	38,535.21	217,561.99	392,465.03
200.00	OPERATING EXPENSES	0.00	0.00	0.00
210.00	COMPENSATION	0.00	0.00	0.00
211.00	SALARIES	9,037.88	58,416.91	116,584.24
220.00	EMPLOYEES BENEFITS	50.00	360.00	760.00
222.00	SOCIAL SECURITY TAX	634.22	4,462.22	9,033.47
223.00	UNEMPLOY. COMP. TAX	0.00	0.00	0.00
224.00	OTHER EMP BENEFITS	850.00	850.00	1,139.89
230.00	TRAVEL & CONF. EXP.	0.00	0.00	0.00
231.00	EMPL T & C EXP	384.60	2,499.90	2,499.90
232.00	OFFICERS T & C EXP	500.00	3,500.00	7,000.00
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	730.96	2,860.16	8,409.39
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	21.34	1,016.07	2,391.84
265.00	INSURANCE	1,002.91	3,912.46	7,816.00
266.00	DEP. OF FURN.&EQUIP.	0.00	89.41	688.87
269.00	BANK SERVICE CHARGE	0.00	1,315.46	2,970.78
270.00	EDUC. & PROMO. EXP.	0.00	0.00	0.00
271.00	ADVERTISING	0.00	193.45	193.45
272.00	EDUCATION	0.00	0.00	0.00
280.00	LOAN SERVICING EXP.	0.00	0.00	0.00
281.00	CR COMMITTEE EXP	198.00	1,476.00	2,981.00
282.00	COLLECTION EXP	0.00	292.73	4,195.72
284.00	CREDIT REPORTS	227.44	1,304.30	2,934.41
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	317.50	1,735.65	3,436.55

**Detailed**

Begin Date: 1/01/24

**Statement of Income****For the Period Ending 12/31/24**

Account		Month	Period	Year Beginning
<u>Number</u>	<u>Name</u>	<u>to Date</u>	<u>to Date</u>	<u>1/01/24 to Date</u>
291.00	LEGAL FEES	0.00	0.00	0.00
292.00	AUDIT EXPENSE	0.00	0.00	1,044.15
292.10	AUDIT EXPENSE ACCRUED	500.00	3,000.00	5,500.00
293.00	ACCOUNTING EXP	50.00	541.00	1,537.25
294.00	MGT CONSULT EXP	0.00	0.00	0.00
295.00	INVESTMENT EXPENSE	20.76	124.56	1,494.84
300.00	PROV. FOR LOAN LOSS	5,000.00	24,480.00	29,480.00
310.00	NUCSIF STABILIZATION	0.00	0.00	0.00
312.00	SHARE INS EXP	1,308.44	3,949.96	8,690.13
313.00	LOAN INS EXP	1,390.80	4,157.47	8,593.78
320.00	FEDERAL OP. FEE	243.05	1,458.20	2,916.43
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	225.00	225.00
361.00	CASHIER EXP	0.00	0.00	0.00
370.00	MISC. OP. EXPENSES	0.00	0.00	0.00
380.00	DIVIDENDS	5,893.22	41,484.76	85,813.98
381.00	SHARE CERT DIV EXP	3,391.00	21,184.00	26,146.43
	Total Expenses =	31,752.12	184,889.67	344,477.50
400.00	NON-OP. INC.(EXP.)	0.00	0.00	0.00
420.00	GAIN(LOSS) ON INVEST	0.00	-600.00	-876.00
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	-600.00	-876.00
	Net Income =	6,783.09	32,072.32	47,111.53

**PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION**

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**Statement of Changes in Undivided Earnings**

**2024**

<b>Balance at the Beginning of the Year   January 1, 2024</b>	<b>1,837,428.22</b>
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<b>Net Gain</b>	<b>47111.53</b>
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<b>Balance at the End of Year   December 31,2024</b>	<b>1,884,539.75</b>
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PS PLAZA FCU

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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 YEAR 2024

PERIOD ENDING: 12/31/24

**ANNUAL PERCENTAGE RATE**

\$100 - \$99,999.99	0.75%
\$100,000.00 and above	1.00%

Dividends were credited to your account on 1/1/24 and 7/1/24

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PS PLAZA FCU

COMMITTEE REPORTS

## CREDIT COMMITTEE REPORT

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

	2024	2023	2022
APPLICATIONS	222	201	161
APPROVED LOANS	209	195	158
LOAN AMOUNTS	\$1,281,576.48	\$1,145,265.37	\$851,596.68

WE HAD A GOOD YEAR. THE CREDIT COMMITTEE PROCESSED 38 PERSONAL LOANS, 23 CAR LOANS AND 148 ANYTIME LOANS FOR A TOTAL OF \$1,281,576.48.

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 Plaza Credit Union**  
**2024 Annual Meeting**

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**Committee Members**

- **Harry Marks** – Chairman
  - **Laura Quille** – Member
- 

**Audit Engagement**

The Supervisory Committee engaged **Hamilton and Babitts**, Certified Public Accountants, to conduct a review of the Credit Union's accounting records and transactions for the twelve months ending **December 31, 2024**. This review was performed under **attestation standards** set by the **American Institute of Certified Public Accountants (AICPA)**. The scope included:

- Financial condition
  - Quality of management
  - Risk exposures
  - Regulatory compliance
- 

**Security & Internal Audit Updates**

Following a prior **NCUA audit**, the Credit Union implemented updates to its **Information Security Policy** in alignment with **NCUA Rules & Regulations Part 748**. Additionally, an **internal audit plan** was established, covering:

- Audit schedules and cycles
  - Work program scope
  - Resource allocation for each audit area
-

## Committee Activities

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During 2024, the Supervisory Committee conducted:

- **Statement verification audit** (biennial requirement)
  - **Investment audits** (Certificates of Deposit, Money Market, Treasury Notes)
  - **Bank reconciliations**
  - **Balance sheet account reviews**
  - **Loan and other account audits** as required by NCUA
- 

## Acknowledgment

The Supervisory Committee extends sincere appreciation to the **Board of Directors**, **Treasurer**, and **staff** of the Public Service Plaza Federal Credit Union for their continued professionalism and dedication to operational excellence.

**Respectfully submitted,**  
*The Supervisory Committee*

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NOMINATING COMMITTEE

REPORT 2024

No nominees in the current year for the **Board of Directors**:

Term	Ending
------	--------

For the Committee

AJ Zack

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**GOOD  
AND  
WELFARE  
AND GENERAL INFORMATION**

MINNESOTA LIFE

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BENEFITS PAID - 2024		AMOUNT
DEATH CLAIMS	2	\$ 3696.66
DISABILITY CLAIMS	0	\$ .00
PAID SINCE ORGANIZED		
DEATH CLAIMS		\$ 474,752.94
DISABILITY CLAIMS		\$ 29,841.05
TOTAL PAYMENTS		\$ 504,583.89

# PUBLIC SERVICE PLAZA FEDERAL CREDIT UNION

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## HOURS OF OPERATION

### CASHIERS:

Tuesday, Wednesday and Friday

8:00 AM to 12 Noon

### LOAN INTERVIEWS:

Tuesday, Wednesday and Friday

8:00 AM TO 12 NOON

**PUBLIC SERVICE PLAZA  
FEDERAL CREDIT UNION  
LOAN RATES - MONTHLY**

<b>TYPE OF LOAN</b>	<b>APR</b>		<b>PER \$ 1000</b>
<b>PERSONAL</b>			
6 Months	6%	\$	169.55
1 Year	8%	\$	86.97
18 Months	8.5%	\$	59.36
2 Years	9%	\$	45.68
30 Months	9.5%	\$	37.58
3 Years	10%	\$	32.27
42 Months	10.5%	\$	28.55
4 Years	11%	\$	25.84
<b>CO-SIGNED</b>			
3 Years	15%	\$	34.69
<b>New Auto</b>			
3 Years	3.5%	\$	29.31
4 Years	4%	\$	22.59
5 Years	4.5%	\$	18.65
6 Years	5%	\$	16.11
<b>Used Auto</b>			
3 Years	5.5%	\$	30.21
4 Years	5.5%	\$	23.27
5 Years	5.5%	\$	19.11
<b>Pledge of Shares</b>			
3 Years	3.5%	\$	29.31
4 Years	3.5%	\$	22.36
5 Years	3.5%	\$	18.20
<b>Anytime - 12 Months - UP to \$2000</b>			
Weekly	13.0%	\$	41.06
Bi-Weekly	13.0%	\$	82.21

Effective Date: 01/01/24

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## 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, CD's (\$500.00 minimum) and a variety of loans that will help you secure a car, a home, and many other needs.

### Membership Eligible

If you are an employee or an immediate family member of an employee within Public Service Enterprise Group, you may be eligible to join Public Service Plaza Federal Credit Union. Please call 973-430-7923 for details.

**Once a member, always a member.** Once you join our Credit Union, you will have access to products and services forever, even if you change jobs, retire or move.

## 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.

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## **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.

## **When 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.

## **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,

## 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.



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**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**