

# Quarterly Newsletter



VOLUME 58

APRIL 2016

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Monmouth County Postal Employees Credit Union

## Credit Union VISA Credit Cards



MCPECU VISA credit cards are now available! Come in or call for an application.

~~ALL BALANCE TRANSFERS ARE 0% FOR TWELVE MONTHS~~

### We Will Be Closed:

- May 30, 2016
- July 4, 2016
- September 5, 2016
- October 10, 2016
- November 24, 2016
- November 25, 2016

**It's almost time for the 88th Annual Meeting!**  
**Join us for another beautiful boat ride!**  
**Details to follow ...**



## April is National Stress Awareness Month

Here are some tips to help you keep the stress level down:

- **Get and Stay Healthy** - Take control of your personal health
- **Make a Change** - Even a small change can make a big difference in reducing stress
- **Focus on Now** - Don't dwell on what once was or the fear of what might be
- **Get the Giggles** - It's true; laughter really is the best medicine
- **Meditate** - A still mind is a stress-free mind
- **Help Someone Else** - Putting your focus on others takes the focus off your own challenges
- **Put a Positive Spin On It** - No matter what you may be facing, try to think about it positively
- **Keep a Happiness Journal** - Reflect on your day and list 5 things that delighted you
- **Get Happy** - Happy People experience far less stress than unhappy ones

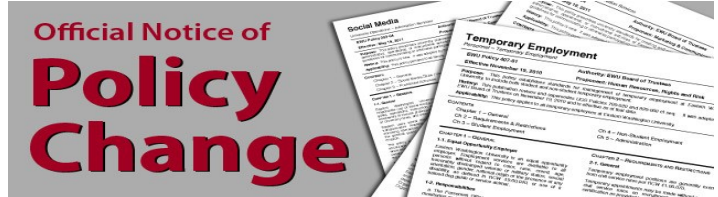


Visit [stressawarenessmonth.com](http://stressawarenessmonth.com) for a free stress relief E-book. Learn to reduce your stress, gain control over negative emotions, improve relationships and eliminate other types of stress from your life!

## Monmouth County Postal Employees Credit Union

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www.monmouthpostalcu.org



As of March 1, 2016 our policy for Signature, Promotional and Computer loans has changed. The interest rate that you receive will be determined by your credit score.

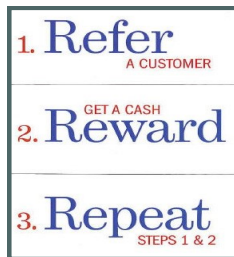
### We Can Save You Money



YOUTH SHARES  
RECEIVE .50% UP TO  
\$2500

Credit Score	Interest Rate
730 and Higher	6.49%
625 - 729	8.99%
550 - 624	10.99%
500 - 549	11.99%
499 and below	13.99%

The same great low rates apply to New/Used Car Loans and Second Mortgages.



New & Used Vehicles	3.00% - 3.99%
New/Used Over \$20,000 6 yr	4.49%
Second Mortgage	
5 Years	3.50%
10 years	3.75%
15 years	4.00%

## Quarterly Post Office Contest

Can you identify the Monmouth County Post Office pictured below?  
To be entered into our quarterly contest Email your guess to:  
coolahan@monmouthpostalcu.org



Congratulations to June Maltais who correctly identified the post office above as the Little Silver Post Office! June won a \$25 VISA gift card!