



APRIL 2024
Volume 16 • Issue 4

A publication for the members of

POSTAL Family
Credit Union, Inc.

www.URmyCU.org

"Welcome to the Family"



Tax Time Again!

Tax Day is Monday, April 15, 2024

You must submit your 2023 tax forms electronically or have them post-marked by Monday, April 15, 2024. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.



1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the Credit Union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.

2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2022 return to help you remember what you claimed previously.
3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement. For complete details, contact your tax advisor.

Don't Miss the
DEADLINE!

2023 IRA Contribution Deadline is Almost Here

Don't forget that April 15, 2024 is the last day for opening an IRA or contributing to your IRA for tax year 2023. This applies to both traditional IRAs and Roth IRAs. If you have any questions about opening an IRA or funding your IRA, call the credit union and we will be happy to assist you.

CAR RATE Extravaganza!

Buy a new car or a car new to you!

Have a car loan somewhere else at a higher rate? Then "Bring your Loan Home" and start saving money each month with PFCU. Call Jeff or Erin today at 513.381.8600 and press "3", we'll do all the work for you, our member!

*Annual Percentage Rate, subject to credit approval.

APPLICATION

Applicant Information

Complete for joint credit or if you live in a community property state: Married Separated Unmarried (single, divorced, widowed)

Full Name: *Theresa Sample Public* Birth Date: *02-02-1978* Social Security No.: *817-42-432* Mother's Maiden Name (for security): *Online*

Home Phone: *412-345-678* Driver's License No./State: *PA* Email: *tsample@remail.com*

Current Address: *23 Address Road, 45678 ZIP* City: *PA* State: *PA* Zip: *15* Years There: *15*

Employment and Other Information

Current Employer: *ABC Company* Position: *Manager* Relationship: *Self* Phone: *412-345-6789*

Other Employer: *DEF Company* Address: *45678* Position: *Analyst*

Other Employer Name & Address (if current less than 2 years): *None* Position: *None* Office Phone: *None*

Type of Credit Applied For: *Auto Loan*

Fee Free ATM's

You can always find the ATM's closest to you that have no surcharges by visiting the following links:



<https://www.moneypass.com/atm-locator.html>

<https://www.allianceone.coop/a1atm/find>

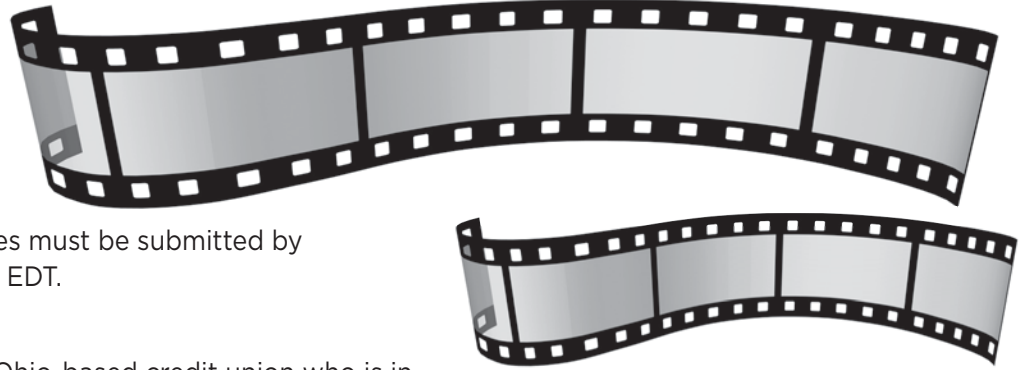


You may search by address, city, or zip. Great to use while traveling on vacation or business!

The Ohio Credit Union Foundation is offering Ohio undergraduate credit union members the opportunity to apply for one of three scholarships by creating an interactive 1 to 2-minute video answering the following scholarship question:

“Show us how you envision the credit union of the future.”

Video entries can be edgy, funny, bold, simple, serious - or anything in between. Entries will be judged on the accuracy of information presented, effectiveness in addressing the scholarship question, and originality.



The Video Scholarship begins on Thursday, Feb. 1, 2024, and ends Friday, April 26, 2024. All video entries must be submitted by Friday, April 26, 2024 at 11:59:59 p.m. EDT.

ELIGIBILITY:

Applicants must be a member of an Ohio-based credit union who is in good standing and currently attends or has been accepted to attend an accredited college or university, in pursuit of an undergraduate degree, may apply. Proof of acceptance/enrollment will need to be submitted upon request.

Hours and Information

Mailing Address:
P.O. Box 14403
Cincinnati, OH 45250-0403

Hours:
Monday, Tuesday, Thursday, Friday: 9:00 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.





Cincinnati: 1243 West 8th Street, Cincinnati, OH 45203
Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726

Dayton: 1111 East Fifth Street, Dayton OH 45401
937-228-7691, Toll Free: 1-800-265-4527
Closed 11:00 a.m. to 11:30 a.m. for Lunch

Personal Account Line:
Call P.A.L. for all your account information. If you are in area codes 513, 812 or 859 call 513-632-5693... all other area codes call 1-800-621-9722. Or visit WebPal II at www.urmycu.org

We will be closed...
Memorial Day, Monday, May 27, 2024

Dates to remember...
U.S. Tax Day, Monday, April 15, 2024

Looking for reliable insurance options designed to be simple?

Backed by more than 80 years of working with credit unions and their members, TruStage™ is here to help protect what matters most. Trust us for all your insurance needs, including Life, Auto & Home, Accidental Death & Dismemberment coverage, and more.

Get an instant, no-obligation quote or explore your coverage options at www.trustage.com.

Life and Accidental Death & Dismemberment: 1.855.612.7909
Auto & Home: 1.888.380.9287 or visit www.trustage.com/member

TruStage™ Life insurance and AD&D insurance are issued by CMFG Life Insurance Company, and MEMBERS Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by any financial institution. Product and features may vary and not be available in all states. Corporate Headquarters 5910 Mineral Point Road, Madison, WI 53705. © TruStage

GEN-2943923.3

Life Happens Insurance is Important!

Postal Family Credit Union's Trusted Insurance Partner is the TruStage Insurance Agency.

As PFCU's recommended resource you will have all of your questions answered without any obligation to make sure you have the necessary coverages to protect you when "Life Happens". TruStage Liberty Mutual can be reached toll-free at 888.380.9287 or at <https://www.trustage.com/auto-insurance>

Approved!



loan
HOME™



Receive a \$100 Gas Card!*
Defer your payments for 90 days!
We will match or beat your rate!*

Transfer an existing loan or credit card balance from another institution and bring your loan HOME?

How can you say no?
Stop in or call
513.381.8600 Ext. #3



POSTALFamily
Credit Union, Inc.

1243 West 8th Street • Cincinnati, OH 45203-1004 • 513-381-8600

1111 East Fifth Street • Dayton, OH 45402-2299 • 937-228-7691

Mail: P.O. Box 14403 • Cincinnati, OH 45250-0403

Toll Free 1-800-265-4527 • www.URmyCU.org

*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 6.39% APR. Interest will accrue over the 90 day deferment period regardless of balance. Member must be able to provide verification of existing rate. Existing PFCU loans are excluded. This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

Protecting Credit Union Deposits Since 1974

- American Share is a member-owned, private share insurer founded in 1974 and is owned by its insured credit unions. Currently, the corporation insures the accounts of over 1.3 million credit union members.
- No credit union member has ever lost money in any American Share-insured credit union account in its history.
- The majority of ASI's assets are held in cash and US government-guaranteed bonds and US Treasury securities.
- Annually, a "big four" accounting firm audits the company's financial statements, and an independent actuary attests to the sufficiency of the ASI's loss reserves.
- ASI's only business is to provide deposit insurance to credit unions, and they are selective about the credit unions they insure. Not all credit unions that apply for coverage are accepted due to their strict underwriting standards.
- ASI is licensed by the Ohio Department of Insurance and dual-regulated by the Ohio Departments of Insurance and Commerce.
- ASI has always been and continues to be in good standing with the various insurance departments and regulators in all of its states of operation.
- Because of their unique structure as a mutual share guaranty corporation (as opposed to a traditional insurance company), American Share is not assigned an insurance industry rating by A.M. Best. However, financial data and other information are supplied to rating services for their review and analysis.

American Share insures each and every account of an individual member up to \$250,000, without limits as to the number of accounts held. If you have 20 separate accounts with your credit union, up to \$5,000,000 of your deposits are covered!



<i>Account Type</i>	<i>Amount Insured</i>
Checking/Share Draft	Up to \$250,000
Savings/Shares	Up to \$250,000
Money Market	Up to \$250,000
IRA	Up to \$250,000
CD/Share Certificate	Up to \$250,000
Holiday Savings	Up to \$250,000

If you have questions about the coverage provided by American Share, ask your credit union or contact us at 800.521.6342.

BY MEMBERS' CHOICE. THIS INSTITUTION IS NOT FEDERALLY INSURED. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.