



# Find the best student loan rate out there

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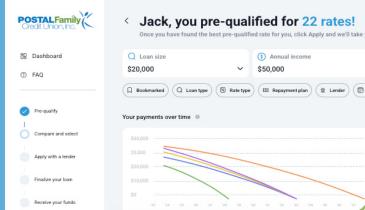
Our student loan marketplace is completely free and does not impact your credit score.

Savings

Save time and money by exhaustively searching the market to find the best rate.

Don't miss your chance
Start saving today

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POSTAL Family
Credit Union, Inc.
www.URmyCU.org
"Welcome to the Family"

### **Tax Time Again!**

### Tax Day is Tuesday, April 15, 2025

You must submit your 2024 tax forms electronically or have them post-marked by Monday, April 15, 2025. 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.



 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.

Pon't Miss the DEADLINE!

## 2024 IRA Contribution Deadline is Almost Here

Don't forget that April 15, 2025 is the last day for opening an IRA or contributing to your IRA for tax year 2024. 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.

- 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 2023 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.



## 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.





## Video Scholarship

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, 2025, and ends Friday, April 26, 2025. All video entries must be submitted by Friday, April 26, 2025 at 11:59:59 p.m. EDT.



#### **ELIGIBILITY**:

Applicants must be a member of an Ohiobased 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.

### 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.allianceone.coop/a1atm/find Alliance





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

## 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.



**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

#### Dates to remember...

U.S. Tax Day, Tuesday, April 15, 2025







## 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.

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\*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 provde 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.