



SCAN ME

Find the best student loan rate out there

The fastest way to search & compare student loan rates.

✓ One-Stop-Shop

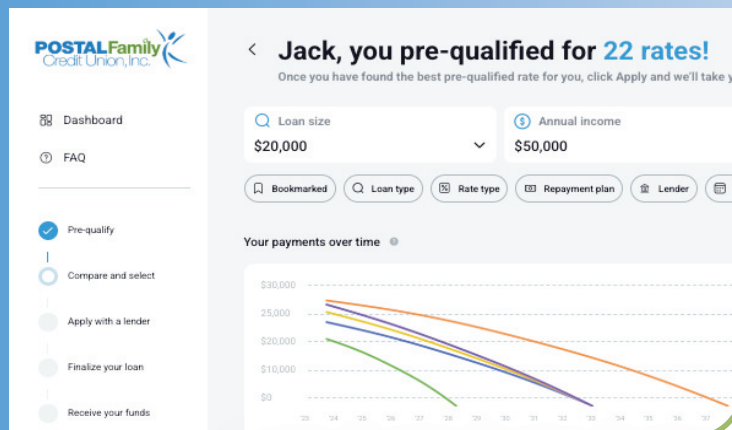
Search and compare pre-qualified rates from 20+ lenders through a single, 2-minute form.

✓ Risk Free

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
urmycu.org



DECEMBER 2025
Volume 17 • Issue 12

A publication for the members of

POSTAL Family
Credit Union, Inc.

www.URmyCU.org

"Welcome to the Family"



Add a little green to the
holiday season with a
HOLIDAY LOAN!



A Holiday Loan Can Save Your Christmas

High prices for food and energy threatening to be the Grinch who steals your Christmas? Thinking of just using your credit cards in order to spare your family the disappointment of empty stockings? Think again. Our special holiday loan can help you enjoy the holidays without facing hefty credit card bills in January.

A holiday loan lets you leave your credit cards at home. And that can save you money. Studies show that people spend more when they use their credit card to pay for purchases - whether they can afford to or not. But with a holiday loan, you can pay cash. Because you only spend the amount you borrow, you're much more likely to stick to your budget. So make your list - check it twice. Then apply for a holiday loan from Postal Family Credit Union.

Fee Free ATM's

You can always find the ATM's closest to you that are fee free by visiting the following links:

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

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



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

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.

HAPPY
Holidays



KEEP AN EYE ON THE CARDS IN YOUR WALLET WITH THE PHONE IN YOUR POCKET.



With the CardValet® app, you can save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket. If you can't find your credit card, you can instantly lock the card to prevent fraudulent charges from being made. Don't worry; you can also instantly unlock the card when it turns up in the dryer or refrigerator. (No judgment.) With CardValet you can also set

spending limits, get purchase alerts in real time and limit transactions to a certain area using your phone's GPS, all while having the ability to personalize your own security settings to suit your busy lifestyle. With convenience like that we may see less of you here in the branch, but we'll still be here if you need us. We'll miss you, so stop by once in a while even if it's just to say "hi."

CardValet® It's free, fast - easy to use

Invite Your Family To Join Ours

The holidays are just around the corner. Here's a gift that can last a lifetime: membership in the Postal Family Credit Union. Because you belong to the credit union, your family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number.



In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions.

With a gift of credit union membership, one size really does fit all and no worries about the long line at the return and exchange counter. Membership in PFCU makes an ideal baby shower or christening gift as well. What better way to show your love and affection than starting a little one out on the road to financial security?

For more information about how your family members can join PFCU, stop by or give us a call.



PFCU Mobile App Available NOW!

The PFCU Mobile App gives you 24/7 access to your account in a secure and convenient manner. Check your account balances, transfer funds, access your e-Statement, view a cleared check and check your credit score. All in one convenient location. Download on the Apple App Store or get it on the Google Play Store.



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

Hours and Information



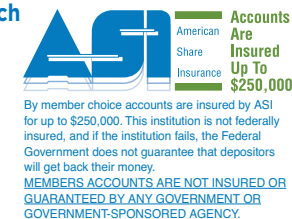
Mailing Address:
P.O. Box 14403
Cincinnati, OH 45250-0403

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...
Christmas Eve, Wednesday, December 24, 2025 (Closing at 1 p.m.)
Christmas, Thursday, December 25, 2025
New Year's Eve, Wednesday, December 31, 2025 (Closing at 2 p.m.)
New Year's Day, Thursday, January 1, 2026
Martin Luther King Jr. Day, Monday, January 19, 2026



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



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 5.49% 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.