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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...

Martin Luther King, Jr. Day, Monday, January 20, 2025
President's Day, Monday, February 17, 2025



By member choice accounts are insured by ASI for up to \$250,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



The MAILBOX

JANUARY 2025
Volume 17 • Issue 1

A publication for the members of

POSTALFamily
Credit Union, Inc.

www.URmyCU.org

"Welcome to the Family"



Scholarship Program

PFCU has given over \$46,000 in scholarships to members wanting to further their education. PFCU is offering two \$1,000 scholarships to members of the credit union and you could be one of the members to win.

Complete the application and write a 500-700 word essay. Applications are now available at the PFCU website.

Your application must be received no later than Friday, March 21, 2025 for consideration. All applications submitted in person must be received by the date above.

Cincinnati Area Credit Union Alliance Scholarship

The Scholarship Committee of the Area Credit Union Outreach Alliance (CACUOA) invites you to apply for a scholarship. There will be at least nine scholarships awarded at \$1,000 each. To qualify, you must be at least a senior in a local high school and plan to enroll in post-high school studies, including vocational, professional and academic studies, which are not limited to colleges and universities. Applicants may also be anyone who is obtaining an Associates or Bachelor Degree. **You yourself must be a primary member of an Ohio Credit Union in one of the Cincinnati area counties to be eligible.** (Cincinnati Area Counties are: Hamilton, Butler, Warren, Clermont, Brown, and Adams.) Visit PFCU's website (urmycu.org) for full details.

Approved!

"Bring your loan HOME"



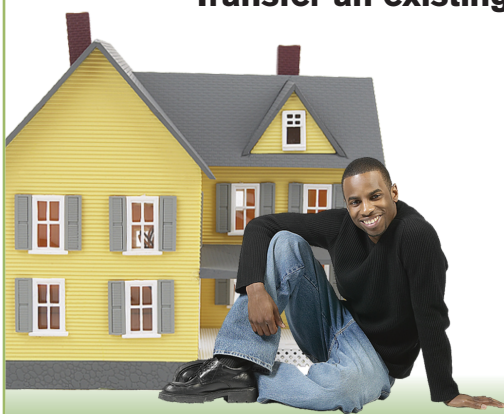
Receive a \$100 Gas Card!* • Defer your payments for 90 days!
We will match or beat your rate!*

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 deferral 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 deferral 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.

Test Drive New Cars...

without leaving your couch.

No need to leave the house until you're ready to pick up your new ride!

Do all of your research right on our website and when you're ready to contact the dealer, we'll help you do that too.

Visit our website to find
Your Next Car.

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.

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!



Account Type	Amount Insured
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.



Electronic Tax Document Info

PFCU mails tax documents out prior to January 31, 2025 to any member who has not signed up to receive those documents electronically on our home banking site by December 27, 2024.

If you signed up late then you will receive paper tax documents for 2024 and electronic tax documents in years to come.



97th Annual Meeting

The 2025 Annual Meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few share-holders, your credit union is a financial cooperative with annual meetings open to its valued member-owners: **You!** Give us your feedback and let us know how well the credit union is serving your financial needs. Enjoy refreshments and snacks and the chance to visit with other members too. The credit union exists only to serve you and your support is appreciated.

The meeting will be held on Tuesday, March 25, 2025 at the main office at 1243 W. 8th Street in the lower level. The meeting will begin at 5:15 p.m. We look forward to seeing you at the annual meeting.

Only one nomination was received for each of the open Board of Directors positions. As a result, no election will be necessary and the two individuals will be elected by general consent or acclamation for a three year term.

The elected directors are: Sue Egbers, Mark Mercer, Lance Wagner.

Tax Time Again!

Tax Day is Tuesday, April 15, 2025

You must submit your 2024 tax forms electronically or have them post-marked by Tuesday, 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.
- 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.
- 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.



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!