

The MAILBOX

MARCH 2024
Volume 16 • Issue 3

A publication for the members of

POSTALFamily
Credit Union, Inc.

www.URmyCU.org

"Welcome to the Family"



March 26th 96th Annual Meeting



The 2024 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 shareholders, 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 26, 2024, 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: Lauren DiTullio and Charles Willis.



**Remember your
IRA Deadline
is
April 15,
2024**

Electronic Tax Document Info

PFCU mails tax documents out prior to January 31, 2024 to any member who has not signed up to receive those documents electronically on our home banking site by December 27, 2023.

If you signed up late then you will receive paper tax documents for 2023 and electronic tax documents in years to come.

**BE ON THE LOOKOUT FOR
BIG UPGRADES COMING
TO THE PFCU
WEBSITE
ON
MARCH 2 , 10:00 AM**



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.



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 began on Thursday, Feb. 1, 2024 and ends Sunday, April 28, 2024. All video entries must be submitted by Sunday, April 28, 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



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.**

We Will Be Closed...

Memorial Day, Monday, May 27, 2024

Dates to remember...

Annual Meeting, Tuesday, March 26, 2024

U.S. Tax Day, Monday, April 15, 2024



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.

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>

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> 



<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.

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.