



MAY 2024
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A publication for the members of

POSTAL Family
Credit Union, Inc.

www.URmyCU.org

"Welcome to the Family"



Low-Cost Safe Deposit Boxes at PFCU

Safe deposit boxes are a good place to keep any personal items that would cause you to say, "If I lose this, I am in deep trouble!" Protect your important things with a safe deposit box at the Credit Union – once that heirloom jewelry, stamp collection, or family photo is lost or stolen, it's too late.

What items should go into a safe deposit box? Important papers such as originals of your insurance policies; family records such as birth, marriage, and death certificates; original deeds, titles, mortgages, leases and other contracts; stocks, bonds and certificates of deposit (CDs). Other valuables include special jewels, medals, rare stamps and other collectibles, negatives for irreplaceable photos, and videos or pictures of your home's contents for insurance purposes (in case of theft or damage).

It is usually recommended that when you open a safe deposit box that you give someone else access to the box, this person is called a deputy. You can have one deputy or multiple deputies. This person(s) will have access to the safe deposit box with or without you. Also, don't put original copies of legal documents in a safe deposit box if they will be needed by anyone who cannot gain access to these documents. You can always put "copies" of legal documents in the safe deposit box.

Start protecting your important items today and open a safe deposit box at the Credit Union. There is a refundable key deposit. See the box sizes and pricing below:

3" x 5" x 21"	\$20.00 Per Year + Tax
3" x 10" x 21"	\$30.00 Per Year + Tax
6" x 10" x 21"	\$40.00 Per Year + Tax
9" x 10" x 21"	\$65.00 Per Year + Tax



Keep Up-To-Date: Visit Our Website

Shopping for a new car and looking for our latest loan rates? Got some cash to stash in a share certificate and wondering about rates and terms? Need to know when the office opens? Or how late it is open? Those answers and much more are just a few keystrokes and mouse clicks away when you visit the credit union online. And we're virtually always here for you. Check in anytime for news, announcements, and special promotions that can save you money or simplify your finances. Just log onto www.URmyCU.org to keep up-to-date on all of the many ways the credit union can help you reach your financial goals. Our website will keep you posted on all the benefits of belonging to the credit union, so drop by often.



Moving? ... Keep Us Posted!



Springtime is the perfect time for moving. If you're planning a move, whether around the corner or across the country, it's important to let PFCU know. Keep us in the loop so that we can keep your information up-to-date and secure. We also want to ensure that you are receiving any and all of PFCU's correspondence, from monthly statements to newsletters to inserts and notices, in a timely manner.

Please alert us to any changes of the following:

1. Address
2. Phone numbers (landline, cell, and work)
3. E-mail address

For your protection, please submit any change of address requests directly to us in writing. For more information, questions, or to obtain the necessary forms, please call 513-381-8600 or visit any branch location. **Wishes for a happy and stress-free move from your credit union!**



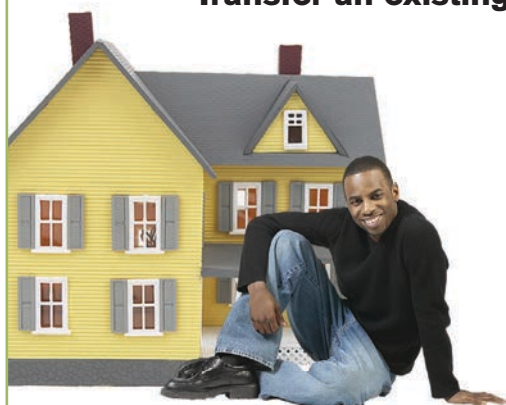
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**Receive a \$100 Gas Card!* • Defer your payments for 90 days!
We will match or beat your rate!***

**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.

Lighten Your Credit Burden with a Consolidation Loan

It's easy to be lulled into making the minimum payments on your credit cards. But take a closer look at your statement to see what you could actually end up paying and how long it will take you to settle the score if you do so - and that's without making any additional charges. If you have balances on multiple credit cards, that's a heavy burden to face. And beware of making a late payment, or it will cost you even more in penalties - a late payment fee and the interest rate may skyrocket.

A Consolidation Loan from Postal Family Credit Union can lighten the load. With a credit union Consolidation Loan, we can help you pay off those high interest credit cards. Plus, you'll only have one payment to make every month, a payment that you can put on autopilot so you won't mistakenly forget it. So don't wait a minute more, call on us today to ask about a Consolidation Loan.



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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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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.



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



Accounts Are Insured Up To \$250,000
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.



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.