



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](http://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.

The **MAILBOX**  
**NOVEMBER 2025**  
Volume 17 • Issue 11

A publication for the members of

**POSTALFamily**  
Credit Union, Inc.

[www.URmyCU.org](http://www.URmyCU.org)

“Welcome to the Family”

GROW WITH US



Add a little green  
to the season  
with a

**HOLIDAY  
LOAN**

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.

### 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.





## 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

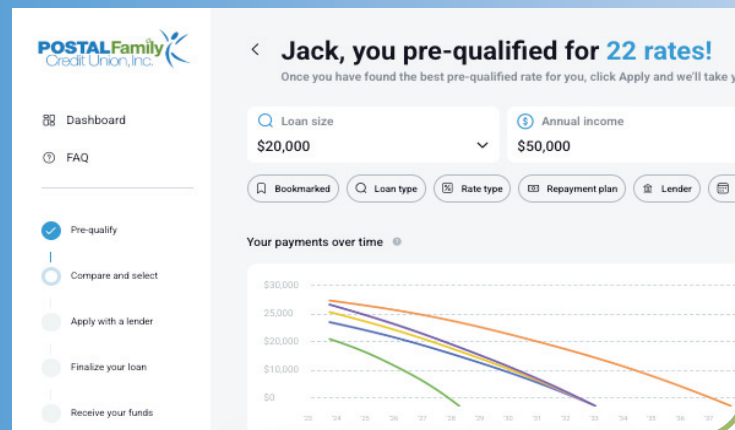
Our student loan marketplace is completely free and does not impact your credit score.



### 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](http://urmycu.org)



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.



## 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.

## 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!



## 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](http://www.trustage.com).

**Life and Accidental Death & Dismemberment:**  
**1.855.612.7909**

**Auto & Home: 1.888.380.9287 or visit**  
**[www.trustage.com/member](http://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](http://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...

Veteran's Day, Tuesday, November 11, 2025  
Thanksgiving Day, Thursday, November 27, 2025  
Christmas Day, Thursday, December 25, 2025  
New Year's Day, Thursday, January 1, 2026

