



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.



A publication for the members of



www.URmyCU.org

"Welcome to the Family"



Are you the missing piece?

The Nominating Committee is now accepting applications for Directors for 2025. There are 3 board members up for re-election. Elected officials are volunteers and receive no compensation for their services.

You must meet the following requirements:

- 1 Must be a member in good standing and in sound financial condition.
- 2 Must be able to meet insurance bonding requirements.
- 3 Cannot be presently employed by PFCU.
- 4 Cannot be an immediate family member of a staff employee.
- 5 Must be willing to attend educational seminars and training as required.

- 6 Must be willing to donate sufficient time to required meetings.
- 7 Must be willing to sign application and "Statement of Consent".

Interested members should send a letter requesting an application to Nominating Committee, PFCU, P.O. Box 14403, Cincinnati, OH 45250-0403.

Letters requesting an application must be postmarked no later than October 28, 2024. We will send you an application that must be completed and returned no later than November 18, 2024.



OCTOBER
Breast
CANCER
AWARENESS
MONTH



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



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.



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

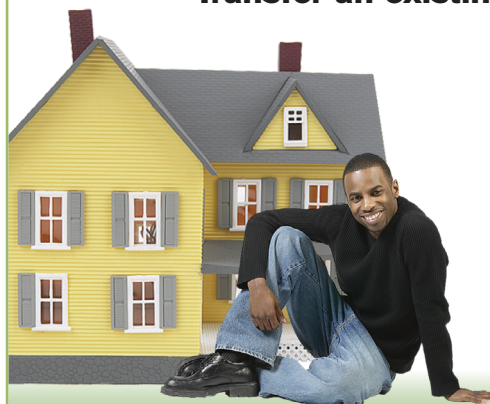
Accounts Are Insured Up To \$250,000
By member choice accounts are insured by ASI for up to \$250,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.
MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED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

We Will Be Closed...
Columbus Day, Monday, October 14, 2024
Thanksgiving Day, Thursday, November 28, 2024
Christmas Day, Wednesday, December 25, 2024
New Year's Day, Wednesday, January 1, 2025



**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**



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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.