



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.

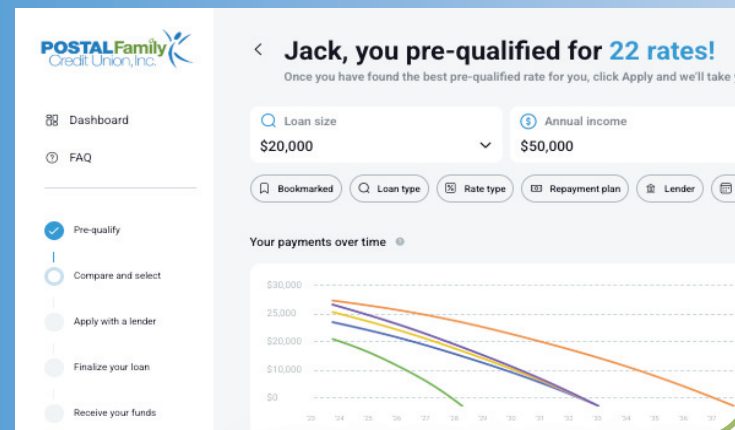
✓ Risk Free

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



Are you the missing piece?

The Nominating Committee is now accepting applications for Directors for 2026. There are 2 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 25, 2025. We will send you an application that must be completed and returned no later than November 22, 2025.



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.



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

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 code. Great to use while traveling on vacation or business!



OCTOBER 16, 2025

Celebrating

INTERNATIONAL CREDIT UNION DAY

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

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 13, 2025
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



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

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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



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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 5.49% 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.