





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.

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.

- 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.

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, $TruStage^{TM}$ 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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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.

EQUAL HOUSING

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

A S

Accounts
Are
Insured
Up To
\$250,000

\$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

We will be closed...

Labor Day, Monday, September 1, 2025 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



Help Our Credit Union Family Grow - Become a Member of PFCU

Did you know that you're part of our family? And, as credit union kinfolk, you can help our family grow.

By referring a friend or loved one to Postal Family Credit Union, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service and educational resources. At the same time, you are strengthening the entire credit union membership as well as the global credit union movement.

Postal Family Credit Union is more than just a place to put your money, but rather a trusted partner who wants to help you reach your goals. Credit unions are organized to serve, are democratically controlled, and provide their members with a safe place to save and borrow at reasonable rates. Those of us in the credit union family have experienced this first-hand, so why not share it with others?

Pass along the benefits of membership to your inner circle by making them a part of Postal Family Credit Union. Help them join today - visit, call, or stop by any branch location.



Postal Family Credit Union Scholarship Winners!

Bridget Baker is now a three-time winner of a \$1,500 scholarship from PFCU. Bridget is continuing her collegiate career at Boston College where she is studying finance and business analytics with a minor in computer science.

Skylar Dolan is a first-time winner of a \$1,500 scholarship from PFCU. Skylar will be an incoming freshman at Gateway Community College where she will be studying Teacher Education, Pre and Elementary Education.



Jordann Sadler is also a first-time winner of a \$1,500 scholarship from PFCU. Jordann is studying at the University of Cincinnati, concentrating in Research for Social Change for the Master of Arts in Educational Studies. Jordann also aspires to earn her PhD in Education as well. We wish our young scholars continued success in their academic pursuits!





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

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



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 5.49% APR. Interest will accrue over the 90 day deferment period regardless of balance. Member must be able to provde verification of 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.





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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.

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Save time and money by exhaustively searching the market to find the best rate.

Start saving today

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