



Incumbents Re-elected

At our 81st Annual Meeting it was announced that James Lambert and Dennis Marschner were elected to a three year term. Thanks to all those members who cast their ballots for this election.

2009 BOARD OF DIRECTORS

Tom Crowley..... Chairman
James Lambert..... Vice-Chairman
Dennis Marschner Secretary
James C. Burns Treasurer
Richard Joesting
James Thomas McGregor
Bill Nolan

Mark Mercer has volunteered to serve on the Delinquent Loan and Building Committees.

Thanks!

The Board and Staff at the credit union would like to take a minute to say “thank you” for doing business with your credit union and staying with us. We realize the decision of where to conduct your financial business is a choice – a choice that is growing in options every week and month as new players enter the field with introductory offers.

As a member you add strength by using your credit union on a regular basis. And, by doing so, you can help ensure that the credit union philosophy of “People Helping People” will endure for many years to come.

Your credit union maintains that when you take everything into consideration – lower interest rates and fees on loans and higher interest rates on savings – that we provide the best overall deal on services from a financial standpoint. And that combined with our friendly, personal service and the fact that your money stays in the local community, makes your credit union shine head and shoulders above the competition.

Thanks for being a member.

Are you In the market for a NEW or USED VEHICLE?

NEW VEHICLE LOAN RATES as low as

5.24%**
APR*

*Annual Percentage Rate

**Rate Based on Member's Credit Score and automatic transfer of loan payment
Rates may change at any time



Is A Home Improvement Project in Your Future?

Now that winter is over, many homeowners' thoughts turn to home improvements. Patios, decks, terraces, porches, and swimming pools are tops on the list in anticipation of warmer temperatures and the opportunities to spend more time outdoors.

Before you start calling contractors, a smart move would be to visit your credit union first and let us help explore the many options for financing your home improvement project.

By using the equity in your home to secure the loan, the interest in most cases, are tax deductible. (Check with your tax advisor on the deductibility of interest on home equity loans.)

Don't let unfulfilled home improvement dreams dampen your summer recreation and cut short the great times you can spend with your family and friends. Stop by or call PFCU today and let us help make those dreams a reality with a home improvement loan. Borrowing against the equity of your home is one of the smartest ways to borrow money if the interest is tax deductible for you.

One of the benefits of home ownership is the ability to use your equity (Pot-of-Gold) to finance anything you can dream about. With a Home Equity Loan from PFCU you can also finance all your other loan obligations at one place.

Change In US Bank No Surcharge Network

ATTENTION PFCU ATM AND DEBIT CARD HOLDERS

US BANK ATMs located inside the bank or at a US BANK drive thru location are the only US BANK ATMs that are a no surcharge ATMs.

If you use a US BANK owned terminal not located at a US BANK branch (such as those located in stores and malls) there will be a surcharge.

Look for the MONEY PASS logo. All ATMs with the MONEY PASS logo are no surcharge ATMs.



Things you can do to... Avoid Costly Scams Involving Fake Checks

- If you deposit a check from a stranger, discuss the situation with your financial institution before spending that money or handing over anything of value.
- Walk away from any deal if you get a check for more than the amount due and you're instructed to return the difference.
- Take additional precautions to make sure a check is good.

Immediately report if you think you're a victim of check fraud or if you notice something suspicious. Contact your financial institution as well as the local office of the FBI.

Credit Card Alert

Several of our members have received this TEXT message from; CARD SERVICES CU. ALERT:

Your card has been DEACTIVATED. Please contact us at 513-898-0898 to REACTIVATE your card.

This is a fraudulent message. The credit union does not send these messages out by TEXT message. If you receive this type of solicitation contact the credit union immediately.

Never give out account or personal information to unknown parties.

2nd Mortgage Loans

As low as ****5.49% A.P.R.***

Home Equity Loans

As low as ****7.99%A.P.R.***

*Annual Percentage Rate – 7year fixed rate

**Based on member's Credit Score

Things you may not know about your Credit Union

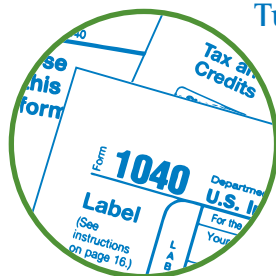
1. Everybody you are related to can join PFCU
2. Home banking is free to all members 24/7
 - a) Allows transfers to other accounts
 - b) Set up future email reminders
 - c) Inventory all your bonds for safe keeping
 - d) View + print a copy of share drafts
 - e) Set up to have notices emailed to you
 - f) Order share drafts
 - g) Access your PFCU credit card account
 - h) Order a copy of your credit bureau
3. Share draft + direct deposit = 360 free checks yearly
4. Free bill payment up to 15 items per month
5. ATM + debit cards no ATM surcharge at all NCB (NCB = National City Bank), US Bank offices
6. Loan rates are cheaper if you transfer payments from your share/share draft
7. PAL allows account access 24/7 by phone
8. E statements are available to all members
9. ATM cards available for share withdrawals
10. Safe deposit boxes available
11. PFCU sells and cashes E/EE Bonds
12. Free notary service to all members
13. Special accounts for christmas, vacation, taxes
14. Open certificates for as low as \$25 per payday

Thanks for using all PFCU services!



Turbo Tax will be on our website www.URmyCU.com for the 2008 tax season.

You will be able to prepare and file your Federal and State tax on line for a small fee.



Hours & Information



Cincinnati: 1243 West 8th Street, Cincinnati, OH 45203
Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726
Monday and Friday: 7:30 a.m. to 6:00 p.m.
Tuesday and Thursday: 8:00 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.

Dayton: 803 East 5th Street, Dayton OH 45402
937-228-7691, Toll Free: 1-800-265-4527, Fax: 937-228-3012
Monday, Tuesday, Thursday: 8:30 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.
Friday: 8:00 a.m. to 5:00 p.m.



Mailing Address:
P.O. Box 14403, Cincinnati, OH 45250-0403

Personal Account Line:
Call P.A.L. for all your account information. If you are in area codes 513, 812 or 859 call 632-5693... all other area codes call 1-800-621-9722. Or visit WebPal II at www.URmyCU.com

We will be closed...
Memorial Day, May 25, 2009
Independence Day, July 3, 2009



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.

2008 Tax Refund

Have your 2008 tax refund sent directly to your share account or your checking account at Postal Family Credit Union via direct deposit... it's quicker, safer and easier.

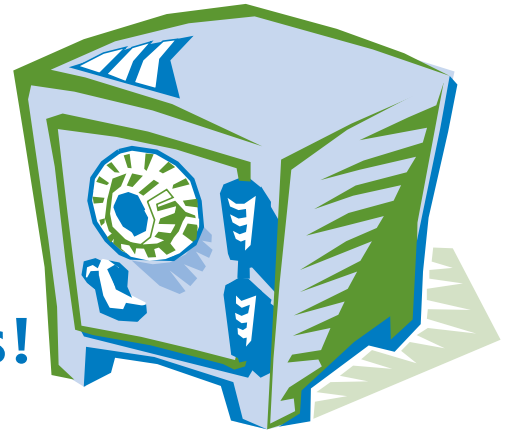
Why not take advantage of this convenient way to deposit your refund. Simply include our routing and transit number (242076669) on your tax form.

If you want the refund to go to your savings account use your account/member number followed by 0 0. If you want your refund to go to your checking (Draft Account) account use the number located on your checks.

If you have any questions about these numbers call one of our member service representatives at 513-381-8600.

The articles and opinions in this publication are for general use only, and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult the appropriate individual such as your attorney, accountant, financial advisor or doctor with regard to your individual situation.

PRIVACY POLICY



Your Money is “Safe” with Us!

Postal Family Credit Union, Inc. PRIVACY POLICY

Postal Family Credit Union, Inc. is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 513-381-8600 or 1-800-265-4527.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

Postal Family Credit Union, Inc. collects nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions and experiences with us or others; and
- Information about your use of our Web site through cookies (small pieces of data stored by your Internet browser on your computer) or other technology that may be used to , among other things, remember passwords for you, help us provide you with customized content; and
- Information we receive from a consumer reporting agency (i.e. credit bureaus).

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. The Credit Union’s Board of Directors has approved each of these companies.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records.

If you terminate your membership with Postal Family Credit Union, Inc., we will not share information we have collected about you, except as permitted by law.

HOW WE PROTECT YOUR INFORMATION

Postal Family Credit Union, Inc. restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

Postal Family Credit Union, Inc. is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Keep your information with us current. If your address or phone number changes, please let us know immediately. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will contact you immediately.
- Be cautious when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Protect you account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM, debit or credit cards that can provide free access to your accounts if your card is lost or stolen.