



Don't lose your
OFFICIAL GOLDEN TICKET
sent in our special newsletter.
It Will Save You Money!!!

PFCU Can Save You Money On Your Next Loan!

Did you finance the car you are driving through the dealer because it was so convenient and now you find the interest rate on your loan is too HIGH. We are not going to give you a lecture, but what we hope we can give you is a much lower interest rate. Bring in your Golden Ticket Coupon and take another 1.00% APR* off our already low interest rates and you should have enough money to open a vacation or Christmas Club account with your savings. Let one of our loan staff help you get started on a better financial future.

When was the last time you checked the interest rate on your home mortgage? We can help you review your financial situation and hopefully save you some money. You can get 1/2% APR* off our low first and second mortgage interest rates by using your coupon.

You need to give your loan officer the Golden Ticket Coupon to enjoy these savings. There are some restrictions.

Want to save more money?

Members who get a family member to join and borrow from PFCU get an additional 1/4% APR* off their own new loan and their family member is eligible to take advantage of the Golden Ticket Coupon also.

We make it easy to apply – through the mail, online, over the telephone, or in person at the Cincinnati or Dayton office! Remember this coupon is only good through the end of June, so apply today!

*APR = Annual Percentage Rate

Web Pal II Upgrade Coming Soon!



**Are you ready to take
online banking to the next level?**

Fiserv, our data processor is making changes to your online banking platform to give you more choice, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs.

Your new WebPal II platform will still have the features and functionality you're accustomed to, but with more flexibility for you. For example, you can arrange your home banking main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up recurring transfers and automatic transfers whenever an account balance gets too high or too low.

WebPal II upgrade will occur on Wednesday, July 18, 2012. All members that are presently using online banking will login the same way through our website and will use the same password.

Go to www.urmycu.com and click on WebPal II upgrade and take a virtual tour of the new WebPal II

For Sale by Sealed Bid

2001 Lexus ES300 4 Door Sedan

Includes: A/C, Power Steering, Power Windows, Power Sun Roof, Cruise Control, Tilt Steering, CD Player, Leather Interior. 170,247 miles, NADA Retail Value \$7,725.00.

Please include your name, address, and phone number with your bid. Place inside sealed envelope marked "2001 Lexus ES300 bid offer" and give it to the Loan Department.

Minimum bid is \$5,500.00 Offered for sale in "as is" condition. All bids must be in the Credit Union Loan Department by 3:00 pm on April 27, 2011, 1243 West 8th Street, Cincinnati, Ohio 45203.

Credit Union reserves the right to not accept any bid below the minimum bid.

Kings Island

Discounted Tickets for PFCU Members

We are again offering discounted tickets to Kings Island to PFCU Members. Come out with the whole family and enjoy a day at the largest amusement and water park in the Midwest. Kings Island is home of the 5,282-foot, 80 mph Diamondback roller coaster and the longest wooden roller coaster in history, the Beast.

Discounted Kings Island tickets are available at the Cincinnati and Dayton offices beginning April 18th.

Single Day Tickets at the Gate
Adult \$53.99 - Jr/Sr \$32.99

Single Day Discounted PFCU Tickets
Adult \$34.99 - Jr/Sr \$30.99

Help Make a Difference! 2012 Marching Miles for Miracle Kids

This year PFCU will again be participating in a statewide fundraising event for Ohio Children's Miracle Network Hospitals. The Network includes Cincinnati Children's Hospital Medical Center and The Children's Medical Center of Dayton. You can make a donation or sign up to walk and gather sponsors who are willing to pledge a donation. All donations received will help provide care for sick infants and children.



The Marching Miles walk will be on Wednesday, May 9, 2012. Registration will begin at 1:30 PM at Fountain Square in downtown Cincinnati. Walkers will be shuttled to the starting point at Cincinnati Children's Hospital Medical Center and walk 3 miles back to Fountain Square. For more information about walking please visit our website at www.urmycu.com and click on "Marching Miles for Miracle Kids".

Donations can be made at the Cincinnati or Dayton office. You can also send your donation to PO Box 14403 Cincinnati OH 45250 with the completed donation slip enclosed. (See donation slip) Thanks for your support!

Money raised supports:



HELP US MAKE A DIFFERENCE!

Please use this as your authority to withdraw: \$1.00 \$5.00 \$ OTHER AMOUNT

from account # Savings Account Checking Account and

deposit into the 2012 Marching Miles for Miracle Kids Fund.



Children's
Miracle Network
Hospitals



SIGNATURE _____

DATE _____

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 your 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.

PRVPOL/02/01

Hours and Information



Mailing Address:

P.O. Box 14403
Cincinnati, OH 45250-0403

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.

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



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.**

Dates to Remember... US Tax Day, April 17, 2012

We will be closed...

Memorial Day, Monday, May 28, 2012

Independence Day, Wednesday, July 4, 2012

TRINITY
Debt Management

Trinity Debt Management

Postal Family Credit Union is pleased to offer a great member benefit – Trinity Debt Management Financial Counseling. As a valued member of PFCU, we are committed to serving you and as a benefit of your membership we are providing you with free access to financial education and counseling services. Through comprehensive education and exceptional service, this organization has been assisting individuals since 1992. PFCU members can take advantage of access to financial counselors.

You can receive assistance with:

- Personal and family budgeting
- Personal money management
- Debt repayment – lowered interest rates and payments
- Avoiding bankruptcy, foreclosure, and repossession

Trinity counselors are available Monday through Friday. To use this service, simply call 1-800-698-0851 or visit them on the web anytime at www.trinitycredit.org. Also, be sure to check out the MoneyEd financial website. This website offers a variety of financial topics to learn about, such as: credit, auto loans, and budgeting. Visit www.urmycu.com and click on the MoneyEd link under the Financial Education tab.

ACCT # _____
 DATE _____

POSTAL Family
 Credit Union, Inc.
 P. O. Box 14403, Cincinnati, OH 45250-0403
 Telephone: 513-381-8600, Toll Free: 800-265-4527
 Fax: 513-345-8726, Web: www.URmyCU.com

LOAN APPLICATION
 Please Print

FOR CREDIT UNION USE ONLY

LOAN Approved _____ / _____
 Rejected _____

DATE _____
 Monthly Payments \$ _____
 Payroll Transfer \$ _____
 Old Balance \$ _____
 New Money \$ _____
 Other Charges \$ _____
 New Balance \$ _____
Annual Percentage Rate _____

Please check if you are applying for: Joint Credit Individual Credit

MARITAL STATUS (Complete only if applying for Joint Credit)

Married Separated Unmarried (Single, Divorced, Widowed)

Account # _____

Secured Loan
 Savings Secured / Cert. Loan _____
 Auto, Boat, Motorcycle _____
 Home Equity _____

Unsecured Loan
 Signature Loan _____
 Comaker Loan _____
 Joint Loan _____

Amount applied for _____ Type of insurance (Life, Disability)
 Single Life Joint Life Disability None
 Purpose of Loan (MUST complete) _____

Length of Repayment (Approximate) - Months
 12 18 24 36 48 60 Other (Specify) _____

Payroll Deduction
 Coupons

LAST NAME	FIRST	MIDDLE INITIAL	TELEPHONE	DATE OF BIRTH
STREET			SOC. SEC. NO.	
CITY		STATE	ZIP	
EMPLOYER		POSITION		SUPERVISOR
ADDRESS		LENGTH OF EMPLOYMENT YRS.	TELEPHONE	YEARLY BASE SALARY

Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.

OTHER INCOME

1. Resource: _____ Monthly Income: _____
 2. Resource: _____ Monthly Income: _____

HOMEOWNERS Please Complete			Automobile	
Purchase Price	Bal. Owed	Est. Value	Year	Make

PREVIOUS ADDRESS	STREET	CITY	STATE	LENGTH OF RESIDENCE YRS.	MOS.
PREVIOUS EMPLOYMENT	EMPLOYER	ADDRESS		YRS.	MOS.

FINANCIAL INSTITUTION NAME _____

CHECKING/SHARE DRAFT ACCOUNT NO. _____
 SAVINGS/SHARE ACCOUNT NO. _____

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No If "Yes" For Whom? _____ To Whom? _____

Are there any unsatisfied judgement against? Yes No Amount \$ _____ If "Yes" To Whom Owed? _____

HAVE YOU EVER FILED FOR BANKRUPTCY IN THE PAST 9 YEARS? Yes No YEAR: _____

NEAREST RELATIVE (Not Living With You)	NAME	STREET
	RELATIONSHIP	TELEPHONE
		CITY

CREDIT INFORMATION, OUTSTANDING DEBTS

List All Debts i.e. Car Loans, Bank Loans, Finance Companies, Credit Unions, Dept. Stores, Credit Card Accounts — Attach additional sheet if necessary.

SECURED DEBITS				UNSECURED DEBITS			
Name	Monthly Pmt.	Balance Owed	Int. Rate	Name	Monthly Pmt.	Balance Owed	Int. Rate
1. MTG./RENT				11.			
2. AUTO PMT.				12.			
3. AUTO PMT.				13.			
4. CREDIT UNION				14.			
5.				15.			
6.				16.			
7.				17.			
8.				18.			
9.				19. UTILITIES			
10.				20. ALIMONY, CHILD SUPPORT, ETC.			

To the best of my knowledge, I have no other debts. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment plus answer any questions regarding my credit experience with you.

NOTICE TO ALL OHIO RESIDENTS: "THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS, AND THAT CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW."