



## 2018 IRA Contribution Deadline is almost here

Don't forget that April 17, 2019 is the last day for opening an IRA or contributing to your IRA for tax year 2018. This applies to both traditional IRAs and Roth IRAs. If you have any questions about opening an IRA or funding your IRA, call the credit union and we will be happy to assist you.



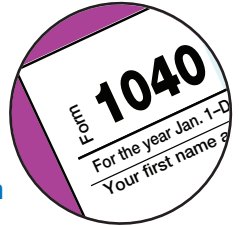
## Debit Card Changes Coming!

In April 2019, PFCU will be changing all of its Debit Cards, including yours!

Please make sure we have your latest mailing address on file, as new cards will be mailed out early April to your address of record. Yes, the new card numbers will be different, so if you have automatic charges debiting through your current debit card you will need to let that vendor/creditor know of the new card number. All of this is being done to protect you with the latest in chip card technology and also give you 100% control and security of your debit card and your money through Card Valet. Another valuable and free member service provided by PFCU!

## Tax Time Again, Tax Day is Tuesday, April 17, 2019

You must submit your 2018 tax forms electronically or have them postmarked by Tuesday, April 17, 2019. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.



1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the Credit Union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.
2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2017 return to help you remember what you claimed previously.
3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement. For complete details, contact your tax advisor.

It's tax time.  
Take your refund and drive.

 **car sales**

March 3 – May 31, 2019

**Receive \$400**

deposited to your account<sup>1</sup>

Upon used vehicle purchase from Enterprise Car Sales



[Learn More](#)

1: Vehicle must be financed using standard financing terms through Postal Family Credit Union to qualify for payment offer. 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.

# Sticking to Financial Resolutions

Ohioans, like most Americans, entered 2019 hoping to better their finances, but many have likely already fallen off track.

In an Ohio Credit Union League 2019 consumer survey, 69 percent said their New Year's resolution was to get on a budget.

That statistic isn't surprising; many Americans looked critically at their financial situations as they headed into 2019. Statista, a platform providing statistical data on a variety of topics, polled 2,000 people about their New Year's resolutions in early January. The survey found financial goals were the fourth most-popular New Year's resolution, falling just behind dieting, exercising, and losing weight.

Americans had good intentions to get their finances in order in 2019, but that doesn't mean they've necessarily stuck to their new budgets. According to research commissioned by GuideVine, a service that matches people with financial advisers, 70 percent of Americans with a budget struggle to stick to it.

And it's not likely that making your budget a New Year's resolution will make keeping with it any easier. According to the Ohio Credit Union League survey, 79 percent of Ohioans make incremental improvements toward keeping their resolutions each year, but fall short of keeping them. Another 14 percent have never kept a New Year's resolution.

The average American doesn't fare much better. According to a study of 1,450 Americans by Vitagene, 88.6 percent reported they'd likely keep their resolutions for a year or less. Another 36.6 percent of respondents said they usually keep their resolutions for a month or less, meaning they'd be off track by February.

Although your train may have gone off track, all hope is not lost. Here are some tips to help you attain your resolution of getting down to business, paying off bills, buying a house, opening an IRA for retirement, or getting on a path to better financial stability.

- Use a budgeting tool. A successful budget must be recorded somewhere. Many websites, including Consumer.gov, NerdWallet, and Mint, offer free Excel spreadsheet templates to help with recording budgets. If you're looking for more mobile options, consider budgeting apps such as EveryDollar and YouNeedABudget.

- Be realistic about spending and saving. Don't set goals you can't realistically achieve with your budget. Trying to spend too little or save too much each month could create frustration, which will increase the likelihood you'll dump your budget altogether. Instead, map out incremental

changes you can make that will add up to big financial gains over time.

- Keep goals in mind. Reminding yourself how you'd ultimately like your money to work for you can help with exercising control over impulsive spending habits. If you have a hard time picturing your long-term goals when you're tempted to splurge, consider making those goals visual. Try keeping a picture of your ideal retirement in your wallet or a list of all the reasons you want that new car stuck to the fridge.

- Reward yourself. It is important to keep long-term goals in mind, but rewarding yourself for small budgeting wins along the way will keep you feeling positive about your budget. The more positively you feel toward a task, the more likely you are to continue performing it. After you reach certain budgeting goals, treat yourself to a small splurge. You earned it!

- Seek help. If you're struggling to stick with a budget, consider asking for help. Sometimes, aid can come in the form of a family member who shares household finances. Other times, however, you may require an expert opinion. Credit unions often offer free financial counseling to members and are happy to aid with budget set-up and maintenance. To find a credit union near you, visit [www.YourMoneyFurther.com](http://www.YourMoneyFurther.com)

## 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 632-5693... all other area codes call 1-800-621-9722. Or visit WebPal II at [www.urmycu.com](http://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, 2018





# 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



# 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

# “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**

\*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 2.99% APR. Interest will accrue over the 90 day deferment 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**

## 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!