



2020 IRA Contribution Deadline is almost here

Don't forget that April 15, 2021 is the last day for opening an IRA or contributing to your IRA for tax year 2020. 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.



Tax Time Again, Tax Day is Thursday, April 15, 2021

You must submit your 2020 tax forms electronically or have them postmarked by Thursday, April 15, 2021. 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 2019 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.



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

See Website for special COVID hours

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

Dates to remember...

US Tax Day, April 15, 2021



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.

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!



**OHIO CREDIT
UNION FOUNDATION**

VIDEO SCHOLARSHIP

The Ohio Credit Union Foundation is offering Ohio undergraduate credit union members the opportunity to apply for one of three scholarships by creating an interactive 1 to 2½-minute video answering the following scholarship question:

“Show us how you envision the credit union of the future. ”

Video entries can be edgy, funny, bold, simple, serious – or anything in between. Entries will be judged on the accuracy of information presented, effectiveness in addressing the scholarship question, and originality.

The Video Scholarship begins on Monday, Feb. 1, 2021, and ends Friday, April 30, 2021. All video entries must be submitted by Friday, April 30, 2021, at 11:59:59 p.m. EDT.

ELIGIBILITY:

Applicants must be a member of an Ohio-based credit union who is in good standing and currently attends or has been accepted to attend an accredited college or university, in pursuit of an undergraduate degree, may apply. Proof of acceptance/enrollment will need to be submitted upon request.

Video Scholarship Official Rules <https://www.ohiocreditunions.org/wp-content/uploads/2021/01/2021-VideoScholarshipOfficialRules.pdf>



Life Happens...Insurance is Important!

Postal Family Credit Union's Trusted Insurance Partner is TruStage Insurance Agency.

Andrew VanSickle, a regional Liberty Mutual agent licensed in Ohio, Kentucky and Indiana and a Downtown Cincinnati Resident is PFCU's recommended resource to have all your questions answered and to make sure you have the necessary coverages to protect you when "Life Happens". Give Andrew a call for a 100% free, no obligation conversation on how to protect you and your family when "Life Happens". Andrew can be reached at 513-364-7178.

CAR RATE EXTRAVAGANZA!

FOR A LIMITED TIME ONLY

...New Car Loan Rates beginning at 2.55%*

...Used Car Loan Rates beginning at 2.69%*

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.

“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 2.55% 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**

A woman with curly hair, wearing a white patterned shirt, is looking at her smartphone. The background is a blurred outdoor setting with a car.

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