



It's Report Card Bonus Time!

If there's a student in your family who is a member of Postal Family Credit Union, (between Kindergarten age and 18) who has received a great report card from school, we have a special bonus in store for him or her.

We will reward our young members with a special bonus of \$1.00 for each "A" (up to a maximum of 10 subjects) he or she earns on his or her end of the year report card. This is our way of letting your child know that we believe working hard in school is a very important part in his or her future success.

Here's how to get your child's Good Grades Bonus:

- The child must be the primary member of the account to qualify.
- Photocopy your child's end of year report card (the report card that indicates the student is being promoted to the next grade).
- As a parent or guardian, sign the copy as your guarantee that the copy is a true and valid duplicate of the original with no alterations.
- Write the child's member number on the report card copy.
- Mail or bring the copy to PFCU no later than August 17, 2018. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of PFCU and you want them to participate in this incentive program this would be a good time to have them become a member. They will then be able to enjoy the many benefits of being a member of the Postal Family Credit Union.

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>

Junior High & High School Students

The Credit Union is offering junior high and high school students the chance to double their money for every "A" received in their classes. Students can now make \$2.00 for every "A" they earn for their courses. In order to qualify for the double-bonus, students must take and pass our "Money Smart Teens" online course. Students that take the online course must receive 8 out of 10 correct answers in order to pass.

With the completion of this course students will gain a better understanding of personal finances, such as checking accounts, credit cards and financial goals. At Postal Family Credit Union we encourage our young members to be educated and aware in order to make the best financial decisions in their lives.

To take the "Money Smart Teens" online course please complete the following steps:

1. Visit our website, www.urmycu.com
2. Mouse over the "Financial Education" link
3. Click on the "MoneyEd" link



4. Click on the "Start Now" link located in the Money Smart Teens area.
5. You will then review all of the course information and take the online exam.
6. Once you have completed the exam the Credit Union will be notified you have taken the exam.
7. Print off your online exam score page and submit with your report card.
8. Deadline is August 17, 2018.



You may search by address, city, or zip. Great to use while traveling on vacation or business!

“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**

Postal Family Credit Union Scholarship Winners!

Evan Baker is a first-time winner of a \$1,000 scholarship from PFCU! Evan is beginning his sophomore year at the University of Notre Dame studying biology and pre-med. Joining Evan in winning a \$1,000 scholarship is Austin Stacy. Austin is a multiple year winner of the Cincinnati Area Credit Union Outreach Scholarship but a first time winner of PFCU's scholarship. Austin is attending Western Kentucky University. We wish our young scholars continued success in their academic pursuits!

Say Hello...

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 will be on hand in the Cincinnati lobby on payroll Friday's to answer all your insurance questions. Stop by and say hello to Andrew and begin saving money each month on all your insurance needs!



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.org

We will be closed...

Labor Day, Monday, September 2, 2019
Columbus Day, Monday, October 14, 2019
Veteran's Day November 11, 2019
Thanksgiving, Thursday, November 28, 2019



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.**



Protect Your Money! Practice Caution When Using P2P Payment Services

Peer-to-peer (P2P) payment platforms like Apple Pay, Zelle, Venmo, and Cash App, offer a fast and convenient way to settle restaurant bills with your friends and send money to your family. Unfortunately, they are also becoming a popular payment method for scammers.

The National Consumers League (NCL) has recently received an increasing number of complaints from consumers who report that they've lost money after a fraudster asked them for payment via a P2P payment network. Examples of scams that may use a P2P payment service include:

- Puppy scam - (https://www.fraud.org/pet_scam_alert)
- Fake check scam - (https://www.fraud.org/fake_check_scams)
- Romance scam - (https://www.fraud.org/romance_scam_alert)
- Online retail/classified advertisement sale scam

Many consumers mistakenly believe that P2P payment systems have protections similar to a debit or credit card since many P2P payment systems are affiliated with financial institutions. THIS IS NOT TRUE. Once you send money via a P2P payment system, it is nearly impossible to get the money back or refunded.

While the P2P payment scam can be costly, there are several steps you can take to avoid falling victim to this scam:

- Don't use P2P services to purchase products. If an online retailer requires payment via a P2P payment service, it is probably a scam.

- Only pay with P2P services to people you know. P2P payments are meant to be used between friends and family, or people you know well and trust, like your hairdresser or babysitter.

- Double – and triple check the address, username, or phone number of the person you are trying to send money to. If you make a mistake, and send money to the wrong person, it can be very difficult or even impossible to get the money back. If you are worried you may have the wrong person, double-check the email address/username, and try sending a small amount first to confirm that your intended recipient received it.

- Opt-in for stronger security. Almost every popular P2P platform offers the ability to create a personal identification number (PIN). Once the PIN is created, a user will be required to enter it when they open the app, or before they are able to transfer money. This extra layer of security can help protect your money if your phone falls into the wrong hands.

Have you been a victim of a P2P payment scam? NCL wants to know! You can file a complaint at [Fraud.org](https://secure.nclforms.org/nficweb/nfic.htm) via a secure online complaint form (<https://secure.nclforms.org/nficweb/nfic.htm>).

NCL will share your complaint with their network of more than 90 law enforcement and consumer protection agency partners who can and do put fraudsters behind bars.

CAR RATE EXTRAVAGANZA!

FOR A LIMITED TIME ONLY

...New Car Loan Rates beginning at 2.99%*

...Used Car Loan Rates beginning at 2.99%*

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 Melissa 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.



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