



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 21, 2020. 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>

Ohio credit unions strengthen efforts to help members facing coronavirus hardships

People-first philosophy drives development of additional membership assistance programs

Ohio credit unions are committed to serving members without interruption throughout the COVID-19 outbreak and helping them through the financial struggles that have accompanied state and federal guidance to slow the spread of the virus. As many Ohioans face job loss, temporary loss of income, and other economic hardships, credit unions are doing their best to respond through various membership assistance programs. Examples include:

- Emergency loans to assist with loss of income or other unexpected expenses.
- Fee waivers for late payments and Skip-A-Pay to defer monthly payments.
- Consumer payment deferral with no credit bureau impact and no late fees.
- Mortgage and home equity payment deferral with no credit bureau impact.
- Business loan payment deferral to re-evaluate business member payment terms.
- Emergency credit card limit increase on credit cards issued by the credit union.
- Increased daily ATM withdrawal limits.
- Penalties waived for CDs closed or cashed out before the maturity date.
- Suspension of new repossession actions associated with vehicles financed by the credit union.
- Suspension of new foreclosure actions on residential properties.

FTC consumer alerts are available to share information on the latest scams, and consumers are asked to report suspicious claims to the FTC at ftc.gov/complaint.



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 2.55% 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**

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.org
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 21, 2020.

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



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.**

We will be closed...

Labor Day, Monday, September 7, 2020
Columbus Day, Monday, October 12, 2020
Veteran's Day November 11, 2020
Thanksgiving, Thursday, November 26, 2020



Consumer alerts around coronavirus

Ohioans are encouraged to beware of coronavirus scams

Unfortunately, Ohioans need to protect more than their health amid the spread of coronavirus (COVID-19) nationally. As financial cooperatives that put people first, Ohio credit unions are encouraging their communities to follow the advice of recent consumer alerts and protect their finances and personal information as scammers worldwide look to exploit consumer fears and generosity surrounding the outbreak.

The Federal Trade Commission (FTC) has compiled tips for dealing with recent and emerging scams, including:

- Avoid phishing scams by keeping your anti-malware and anti-virus software up to date on your computer and never click on links from sources you don't know.
- Go directly to the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO) for the most recent information on the coronavirus, rather than obtaining information from emails and other sources that may not be legitimate.
- Watch out for advertisements or "investment opportunities" around coronavirus prevention, treatment, or cures. Consult a medical professional for questions about prevention and treatment.

FTC consumer alerts are available to share information on the latest scams, and consumers are asked to report suspicious claims to the FTC at ftc.gov/complaint.

Additionally, the BBB Wise Giving Alliance finds that when natural disaster or tragedy occurs, generous donors are quick to assist charities that are providing help. Unfortunately, scammers also use this as an opportunity for exploitation. Contributors are encouraged to do their research, and the BBB Wise Giving Alliance suggests the following tips to ensure wise giving decisions to charities address the coronavirus outbreak:

- Consider experienced relief organizations that are better equipped than new charities to fulfill relief promises and deliver aid.
- Visit [Give.org](https://www.give.org) to verify soliciting organizations.
- Understand crowdfunding and review sites for information about fees, how quickly funds will be dispersed and other important details.

The Ohio Department of Health and local health districts are also great resources for coronavirus updates at the city, county and state level. As Ohioans take steps to prepare for and limit the spread of coronavirus, it's important to use the same caution when obtaining

information about the virus and responding to the needs that arise in order to provide relief and assistance during the outbreak. Credit unions exist to improve their members' lives and can be a great partner for financial wellness and education. Most Ohioans are eligible to join and enjoy the benefits. To find a credit union or learn more, visit yourmoneyfurther.com.

Ohio credit unions support protocols to responsibly reopen Ohio and ensure health and safety of all Ohioans

As essential businesses, Ohio credit unions have provided uninterrupted financial support and services to members and small businesses since the onset of COVID-19 through a variety of safe and secure delivery methods. They will continue to adapt their operations to responsibly serve more than 3 million members with the helpful guidance outlined today in the Responsible Restart Ohio plan.

"The Ohio Credit Union League appreciates the steady, consistent, and inclusive leadership provided by Governor Mike DeWine and his Administration throughout the COVID-19 crisis," said Ohio Credit Union League President Paul Mercer. The Administration's phase-in plan to reopen the economy responsibly balances the state's economic needs while prioritizing the health and safety of all Ohioans."

All 257 Ohio credit unions are committed to people, community, and superior service in a safe operating environment to meet the unique needs of their membership, staffing, and resources. Members that have questions or concerns are encouraged to reach out to their credit union directly. To find a credit union or learn more, visit yourmoneyfurther.com.

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.



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