



got money?

**We Have Some to Lend You**

Do you need a new or used car? There's a loan for that. We can make sure you get the right vehicle for the right price – CU | Easy Wheels is the service for you. Are you looking to purchase a home? There's a loan for that. Do you need to replace the roof or upgrade the air conditioner? There's a loan for that too. If you need a loan for any reason, check with the credit union first. We have money to lend at great rates and budget-friendly terms. We'll work with you to find the best loan to fit your personal financial situation. Call or stop by the Credit Union today to be pre-approved. If you are calling after hours, call (513) 381-8600 (Cincinnati) or (937) 228-7691 and press option 7, for the 24 hour / 7 days a week Lending Center. You can also visit our website at [www.URmyCU.com](http://www.URmyCU.com) for rates or how to apply online.

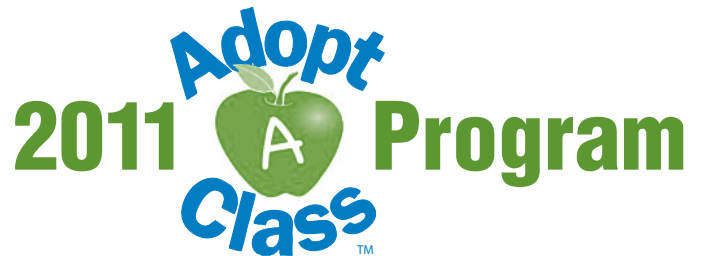
## Are You Receiving Federal Benefits Payments?

The U.S. Department of the Treasury is requiring that everyone applying or receiving federal benefits payments must choose an electronic payment option such as direct deposit or have a Direct Express® Debit MasterCard®. All U.S. citizens receiving federal benefits payments will no longer be able to receive their deposit(s) in the form of paper checks as of March 1, 2013.

The following benefits will be affected:

- Social Security
- Supplemental Security Income (SSI)
- Veteran Affairs (VA)
- Railroad Retirement Board
- Office of Personnel Management
- Department of Labor (Black Lung)

To have your paper checks changed to an electronic deposit at PFCU you will need the following information ready to



## Can You Spare Some Change?

The Cincinnati office of PFCU has again adopted classes at Oyler Elementary School for Christmas. We are now taking donations at our office. When you visit the office, just watch for the jars that have "Can you spare some change" written on them. We are also selling all types of small teddy bears; profit will go into our Christmas Fund. We are hoping to again make this an extra special Christmas for the children. Last year we had great participation from our members. We hope we can expect the same this year, without your help we could not make it happen. Watch future newsletters for additional details.

make the switch easier:

- Account Type: Either a Checking (010) or Savings (000)
- Account Number
- Routing Number (242076669)

Your PFCU savings account number should be followed by 00 and your PFCU checking account number account number should be followed by 10.

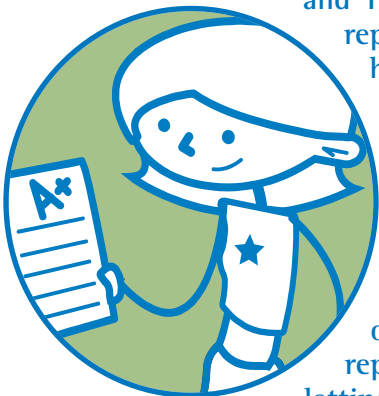
Example: Account Number: 123456 should be provided as 12345600 for savings or 12345610 for checking.

To sign up for the Direct Express® Debit MasterCard® you will need to notify your corresponding benefit agency to apply. If you are currently receiving your benefits by paper check, please make the switch today for a safer and more reliable way to receive your money. For more information or to make the switch, please visit [www.godirect.gov](http://www.godirect.gov) or call (800) 333-1795. Call the Credit Union if you have any questions.

**FREE NOTARY SERVICE!** For personal or business reasons, we will all have the need for a notary service at some point in our life. Did you know that Postal Family Credit Union offers notary services? So, if you're looking for a notary, the Credit Union is pleased to provide you with this service, free of charge. If you would like to have something notarized, just visit the Credit Union anytime during normal business hours.

# 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. It's our way of letting your child know that we

believe working hard in school is very important to 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). Write the child's member number on the report card copy and sign it.
- Mail or bring the copy to PFCU no later than August 26, 2011. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of the 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 Postal Family Credit Union.

## Junior High & High School Students

The Credit Union is offering junior 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 to make the best financial decisions in their life.

To take the "Money Smart Teens" online course please complete

the following steps:

1. Visit our website, [www.URmyCU.com](http://www.URmyCU.com)
2. Mouse over the "Financial Education" link
3. Click on the "MoneyEd" link
4. Click on "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. Make sure to print off your online exam score page and submit with your report card.



WEB PAL II™ is designed to provide you and your family with secure and easy access to your Postal Family Credit Union, Inc. accounts over the internet. WEB PAL II™ is open 24 hours a day, 7 days a week, and is available to Postal Family Credit Union, Inc. members only.

## Online Enrollment

To access WEB PAL II™, you must be a member of Postal Family Credit Union and you must enroll as follows:

- 1) Go to [URmyCU.com](http://URmyCU.com)
- 2) Click on the "GO" button on right side of page
- 3) Click on "LEARN MORE ABOUT WEB PAL II AND HOW TO ENROLL"
- 4) Review System Requirements and Security Features
- 5) Click on "NOT ENROLLED? ENROLL TODAY"
- 6) Fill out the *Enrollment Application Form* then **SUBMIT APPLICATION**



## Other Online Services

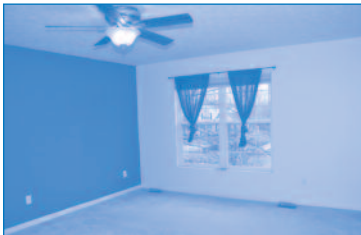
### Online Bill Pay

Make your life easier with our free online bill payment service. You can pay your bills anytime, wherever you have internet access. With online bill pay you can set up scheduled payments and/or recurring payments. Online bill pay is quick and easy to use. To get started, log into your account today.

### PALM – Mobile Banking

Are you always on the go? Try our mobile banking, PALM (Personal Account Line Mobile)! With PALM you can view your account balances, view transactions, and even make transfers. PALM is completely FREE! From any mobile phone browser, visit <http://mobile.URmyCU.com> to get started.

# 3428 Moria Drive



- 3 Bedrooms
- 2 Bathrooms
- 1 Half Bathroom
- Living Room
- Dining Room
- Family/Great Room
- Breakfast Nook (Connected to kitchen)
- 2 Car Garage
- Finished Basement

This home is located just minutes off of 1275 in Amelia, Ohio. This home has been recently remodeled and has had many updates. Featuring an open floor plan and spacious living space, this house has quite the appeal. It's perfect for entertaining, with a fully finished basement and wet bar area in the lower level.

Asking Price: \$156,000

For a virtual tour visit our website at [www.URmyCU.com](http://www.URmyCU.com).

For showings contact, Patrick Voegele.

## Hours & Information



**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 45401  
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.

### Mailing Address:

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



### 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)

### We will be closed...

Labor Day, Monday, September 5, 2011  
Columbus Day, October 10, 2011  
Veterans Day, November 11, 2011  
Thanksgiving, November 24, 2011



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.** OH GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

The articles and opinions in this publication are for general use only, and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult the appropriate individual such as your attorney, accountant, financial advisor or doctor with regard to your individual situation.

## CONCIERGE CAR BUYING SERVICE

It's as Easy as 1-2-3! (Find, Drive and Purchase)

Call 513.490.9719

**CU** | easywheels

[www.cueasywheels.com](http://www.cueasywheels.com)

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

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

Purpose of Loan (MUST complete) \_\_\_\_\_ Payroll Deduction  Coupons

LAST NAME FIRST MIDDLE INITIAL TELEPHONE DATE OF BIRTH  
 SOC. SEC. NO.

STREET OWN HOME  RENT  LIVE WITH PARENTS  LENGTH OF RESIDENCE YRS. MOS.

CITY STATE ZIP NO. OF DEPENDENTS AGES OF DEPENDENTS

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

Purchase Price	Bal. Owed	Est. Value	Year	Make	Model	Bal. Owed	Interest Rate

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."