



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!

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[®]

"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 Extension #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 2.49% 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.

Cincinnati Area CU Outreach Alliance Scholarship Winners!

Postal Family Credit Union is proud to announce that two of its members won a \$1,000 scholarship this year from the Cincinnati Area Credit Union Outreach Alliance! Austin Stacy and Meghan Baker were among twelve local credit union winners. To stand out amongst the hundreds of scholarship submissions received is quite a feat. Over the years the Cincinnati Area Credit Union Outreach Alliance has given out over 200 scholarships exceeding \$235,000 over the last nineteen years. Austin has won the last three years while Meghan is a perennial winner of PFCU's scholarship!

Postal Family Credit Union Scholarship Winners!

Meghan Baker is now a four-time winner of a \$1,000 scholarship! Meghan has won the last 4 consecutive years! Meghan is beginning her senior year at Saint Mary's College in South Bend, Indiana and is studying Nursing. Joining Meghan on the winners' platform this year is Zoe Williams! Zoe is also a winner of a \$1,000 scholarship. Zoe will be attending the University of Chicago's Stivers School for the Arts this fall. We wish our young scholars continued success in their academic pursuits!

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 3, 2018
Columbus Day, Monday, October 8, 2018
Veteran's Day November 12, 2018
Thanksgiving, Thursday, November 22, 2018



CAR RATE

Extravaganza!

FOR A LIMITED TIME ONLY

...New Car Loan Rates beginning at 2.49%*

...Used Car Loan Rates beginning at 2.74%*

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.

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!



PAYMENT SAVER

PAYMENT SAVER OFFERS PAYMENTS UP TO
40% LOWER THAN CONVENTIONAL FINANCING

EXAMPLE: Vehicle with a loan amount
of \$30,000, a loan term of 36 -months and a
Guaranteed Future Value of \$16,500.

| Financing Option | Conventional Loan | Payment Saver Loan |
|------------------|-------------------|--------------------|
| Loan Amount | \$30,000 | \$30,000 |
| Monthly Payments | \$869.13 | \$464.80* |

*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

You Save **\$404.33** Per Month!

WHY PAY FOR
THE WHOLE CAR?

\$30,000 CAR



Guaranteed Future Value (GFV)
\$16,500

Pay For What You Use!
\$13,500

Pay for what you use, it just makes sense...