



The

MAILBOX

DECEMBER 2016

Volume 8 • Issue 12

A publication for the members of

POSTALFamily
Credit Union, Inc.

www.URmyCU.org

"Welcome to the Family"



*Wishing You a
Joyous Holiday Season and a
New Year of Peace and Happiness*

"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.



Scholarship Program

PFCU has given over \$31,000 in scholarships to members wanting to further their education. PFCU is offering two \$1,000 scholarships to members of the credit union and you could be one of the members to win.

Complete the application and write a 500-700 word essay. Applications are now available.

Your application must be received no later than Friday, March 10, 2017 for consideration. All applications submitted in person must be received by the date above.

Credit Union Outreach Alliance Scholarship Application 2017 School Year

The Scholarship Committee of the Cincinnati Credit Union Outreach Alliance invites you to apply for a scholarship. There will be at least eight scholarships awarded at \$1,000 each. To qualify, you must be at least a senior in a local high school and plan to enroll in post-high school studies, including vocational, professional and academic studies, which are not limited to colleges and universities. Applicants may also be anyone who is obtaining an Associates or Bachelor Degree.

You yourself must be a primary member of an Ohio Credit Union in one of the Cincinnati Chapter area counties to be eligible. (Cincinnati Chapter Counties are: Hamilton, Clermont, Brown and Adams.)

Please return your completed application to:

CCOCUL Scholarship Committee, c/o Karen Riel, Classic Federal Credit Union, P.O. Box 488, Amelia, OH 45102, post-marked no later than February 15, 2017.

Winners only will be notified by email by March 31, 2017. Names of the winners may be published in the local newspaper after the awards dinner.

There are three ways to apply for either scholarship:

- Stop in the credit union office and pick up an application
- Call the credit union at **513-381-8600** and have an application mailed or emailed to you.
- Log on to **www.URmyCU.com/scholarship** and look in the promotions box for the scholarship promotion and download your application.

Hours and Information



Mailing Address:

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

NEW 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.com



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...

Christmas Holiday, December 26, 2016
New Year's Holiday, January 2, 2017
Martin Luther King Jr. Day,
Monday, January 16, 2017



Start Your 2017 Christmas Club Account Today

Did the holiday season and its related expenses sneak up on you this year? Are you going to be playing financial catch-up in 2017 as a result of possibly too much holiday spending? If you answered "yes" to these questions, you're not alone. You can avoid these problems next year by opening a Christmas Club Account at PFCU.

This account can help you meet your seasonal savings goals, allowing you to stash cash for gifts, entertainment, dining, and travel expenses during the holidays. These flexible accounts, with no minimum balance requirements, allow you to save money for different purposes while keeping that portion of your savings easily accessible and still earning interest.

Even those with the best intentions for saving can benefit from the discipline of a dedicated savings program. Since your Christmas Club account is linked to direct deposit or payroll deduction, you don't just plan to put some money aside; you actually do it, every payday. Plus it's separate from your regular savings and checking, to make planning easier.

If you're looking for a way to plan ahead, and realistically save for all of those holiday extras, start your 2017 Christmas Club now! Visit us online, call, or stop by the Cincinnati or Dayton office.