



Don't let your money blow out the window, bring your car loan back to PFCU!

Rates as low as: 1.00%^{APR}

PFCU has opened a window of opportunity for members to bring their car loans back to PFCU from November 1 - December 31. You should be able to reduce the rate and term of your loan and save money!

NEW CARS

- 1 Year for 1.00%^{APR}
- 2 Years for 2.00%^{APR}
- 3 Years for 3.00%^{APR}
- 4 Years for 4.00%^{APR}
- 5 Years for 5.00%^{APR}

USED CARS

- 1 Year for 2.00%^{APR}
- 2 Years for 3.00%^{APR}
- 3 Years for 4.00%^{APR}
- 4 Years for 5.00%^{APR}

To refinance your vehicle today...

1. Call or visit the Credit Union at (513) 381-8600
 Cincinnati - 1243 W. 8th St - Cincinnati, OH 45203
 Dayton - 803 E. 5th St - Dayton, OH 45402
2. If you are calling after normal business hours, please contact our 24/7 Lending Center at 513-381-8600 and press option 7.
3. Apply online at www.URmyCU.com and log into your account. After logging in, click on "Loan Applications" to get started.

APR = Annual Percentage Rate. This promotion is valid through: 12/31/2011. Sale excludes existing loans at Postal Family Credit Union. Not all members will qualify. Rates are subject to change without notice.



Happy Holidays!

Best Wishes for a happy and healthy holiday season from everyone here at Postal Family Credit Union.

Looking for a Branch Near You?

Did you know that you can access your PFCU accounts at more than 4,300 locations nationwide?

PFCU is a proud participant in Shared Branching, a fast-growing national network of credit unions that allow members of Postal Family Credit Union to use their branches to conduct basic teller transactions. The Shared Branching network currently consists of more than 4,300 locations nationwide and nearly 300 locations in Ohio.

With Shared Branching you can conduct the following transactions:

- Withdrawals (Cash or Check)
- Cash Checks
- Deposits
- Make Loan Payments
- Transfer Funds
- Account Inquiries
- Statement Printouts

Whether you are across town or across the country, you can search for Shared Branching locations near you at our website, go to www.URmyCU.com and click on the "Shared Branching" link located under the WEB/PAL II area.

When conducting a transaction at a Shared Branching location, provide your credit union name (Postal Family Credit Union), member account number, and a valid photo ID.



PFCU has given \$21,000 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 the member to win.

There are three ways to apply:

- Stop in the credit union office and pick up an application.
- Call the credit union at 513-381-8600 and have an application sent to your home.
- Log on to www.URmyCU.com/scholarship for the scholarship promotion and download your application.

An applicant will be required to take two educational classes “Money Smart Teens” and “Personal Finance for College Students” and pass with at least 9 out of 10 questions answered correctly. You will find the classes on www.URmyCU.org click under “Financial Education” and then click on the “Money Ed” link. You may take the classes and test multiple times until you pass the course.

After taking the classes you will be required to complete the application and write a 500-750 word essay on if you thought the educational classes were informative, what financial tips you picked up and any suggestions for other classes or improvement on the current classes. Your essay will help PFCU become more informed on what our younger members are looking for and what we can do to help them.

Your classes must be completed by February 28, 2012. Your application must be postmarked no later than, Thursday, March 8, 2012 for consideration. All applications submitted in person must be received by the date above.

If you have questions about 2012 Scholarship Program, please contact us at (513) 381-8600.

2012 Pocket Calendars Available

We have a limited supply of 2012 pocket planners available. They can be picked up at the Cincinnati and Dayton branch office until our supply runs out. Thank you for being a member!

2012 Cincinnati Chapter OCUL Scholarship Program

Are you looking for ways to combat the high costs of college? Finding money for college can be task itself. The Cincinnati Chapter of the Ohio Credit Union League is awarding a handful of \$1,000.00 scholarships to high school students for their post-secondary education. To qualify, an applicant must be at least a senior in high school and plan to participate in post-secondary studies, including professional, vocational, and academic studies not limited to colleges and universities. Student applications must be completed and submitted to CCOCUL Scholarship Committee for consideration no later than February 10, 2012.

If you are chosen to receive a scholarship from the chapter, your application will be submitted to the statewide competition sponsored by the Ohio Credit Union Foundation which will award four \$2,500 scholarships. You must be a 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.)

To download the scholarship application, please visit our website at www.URmyCU.com and click on the link titled “Scholarship Info”.

Jingle All The Way...with a Holiday Loan from PFCU!

Need extra money for the holiday season? Have lots of holiday extras to pay for? Or just short on cash? To keep your season bright, look to the Credit Union. Don't run up the balances on your high-interest rate credit cards. Your credit union is here to help. Apply today for our low-interest rate Signature Loan for the holidays.

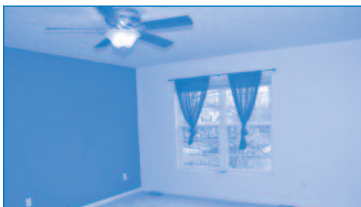
One low monthly payment loan is a simple and economical alternative to multiple payments on high-interest credit cards. And, you'll have your loan paid off before the next holiday season arrives. Call us today and let us help you have a stress-free holiday.

84th Annual Meeting

The 2012 Annual Meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with annual meetings open to its valued member-owners: You! Give us your feedback and let us know how well the credit union is serving your financial needs. Enjoy refreshments and snacks and the chance to visit with other members too. The credit union exists only to serve you and your support is appreciated.

The meeting will be held on Thursday, February 23, 2012, at the main office at 1243 W. 8th Street in the lower level. The meeting will begin at 5:15 PM. We look forward to seeing you at the annual meeting.

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 I275 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.

For showings contact, Patrick Voegelé.

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.

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

We will be closed...

Christmas Day Observance, December 26, 2011
New Year's Day Observance, January 2, 2012
Martin Luther King Jr. Day, Monday, January 17

Dates to remember...

Annual Meeting, Thursday February 23, 2012



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 SUBSIDIZED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



Tax Time Again

Tax Day: Tuesday, April 17, 2012

Good news for procrastinators! Because of the weekend and the observance of Emancipation Day, there are two extra days to file taxes in 2012. You must submit your 2011 tax forms electronically or have them postmarked by Tuesday, April 17, 2012. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.

1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the Credit Union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.
2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2010 return to help you remember what you claimed previously.
3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement. For complete details, contact your tax advisor.

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
 Purpose of Loan (MUST complete) _____

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

Payroll Deduction
 Coupons

| | | | | |
|-----------|-------|-----------------------------------|---------------|--------------------|
| LAST NAME | FIRST | MIDDLE INITIAL | TELEPHONE | DATE OF BIRTH |
| STREET | | | SOC. SEC. NO. | |
| CITY | | STATE | ZIP | |
| EMPLOYER | | POSITION | | SUPERVISOR |
| ADDRESS | | LENGTH OF EMPLOYMENT YRS. MOS. | 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 | | | Automobile | |
|----------------------------|-----------|------------|------------|------|
| Purchase Price | Bal. Owed | Est. Value | Year | Make |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

| | | | | |
|---------------------|----------|---------|-------|----------------------------------|
| 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."