



## A Holiday Loan Can Save Your Christmas

High prices for food and energy threatening to be the Grinch who steals your Christmas? Thinking of just using your credit cards in order to spare your family the disappointment of empty stockings? Think again. Our special holiday loan can help you enjoy the holidays without facing hefty credit card bills in January.

A holiday loan lets you leave your credit cards at home. And that can save you money. Studies show that people spend more when they use their credit card to pay for purchases - whether they can afford to or not. But with a holiday loan, you can pay cash. Because you only spend the amount you borrow, you're much more likely to stick to your budget. So make your list - check it twice. Then apply for a holiday loan from the Postal Family Credit Union.



## Start Your 2018 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 2018 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 2018 Christmas Club now! Visit us online, call, or stop by the Cincinnati or Dayton office.

All of us join in wishing you a  
Happy Holiday Season  
and a prosperous New Year.



# PFCU 2018 Scholarship Program

PFCU has given over \$33,000 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 9, 2018 for consideration. All applications submitted in person must be received by the date above.

## 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 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!



## Holiday Fun Facts

- \* The Germans made the first artificial Christmas trees out of dyed green goose feathers.
- \* Over three billion Christmas cards are sent out each year in the United States.
- \* More than 1.76 billion candy canes will be made during the holiday season. That's enough to circle the globe 6.5 times!
- \* Alabama was the first state to declare Christmas a legal holiday in 1836. Christmas was declared an official holiday in the United States on June 26, 1870. Oklahoma was the last state to declare Christmas a legal holiday, in 1907.
- \* According to the Guinness world records, the tallest Christmas tree ever cut was a 221-foot Douglas fir that was displayed in 1950 at the Northgate Shopping Center in Seattle, Washington.
- \* Oregon produces the most real Christmas trees in the United States. The other top Christmas tree producing states are North Carolina, Michigan, Pennsylvania, Wisconsin, Washington, New York, and Virginia.

# "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.

## 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.com](http://www.urmycu.com)

### We will be closed...

Christmas Day, December 25, 2017  
New Year's Day, January 1, 2018  
Martin Luther King Jr. Day,  
Monday, January 15, 2018



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.**

