



## March 25th 93rd Annual Meeting



The 2021 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, March 25, 2021, at the main office at 1243 W. 8th Street in the lower level. The meeting will begin at 5:15 p.m. We look forward to seeing you at the annual meeting. Masks will be required for all attendees.

Only one nomination was received for each of the open Board of Directors positions. As a result, no election will be necessary and the two individuals will be elected by general consent or acclamation for a three year term.

The elected directors are: Lauren D. Tullio and Denny Marschner.



## Scholarship Program

PFCU has given over \$37,000 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 19, 2021 for consideration. All applications submitted in person must be received by the date above.



## Life Happens... Insurance is Important!

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 is PFCU's recommended resource to have all your questions answered and to make sure you have the necessary coverages to protect you when "Life Happens". Give Andrew a call for a 100% free, no obligation conversation on how to protect you and your family when "Life Happens". Andrew can be reached at 513-364-7178.

## CAR RATE EXTRAVAGANZA!

FOR A LIMITED TIME ONLY

...New Car Loan Rates beginning at 2.55%\*

...Used Car Loan Rates beginning at 2.69%\*

**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 Erin 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.

# KEEP AN EYE ON THE CARDS IN YOUR WALLET WITH THE PHONE IN YOUR POCKET.



With the CardValet<sup>®</sup> 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<sup>®</sup>**  
It's free, fast - easy to use

# 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.urnycu.org](http://www.urnycu.org)



## We will be closed...

President's Day,  
Monday, February 15

## Dates to remember...

Annual Meeting, Thursday, March 25



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.**

# Tax Time Again, Tax Day is Thursday, April 15, 2021

You must submit your 2020 tax forms electronically or have them postmarked by Thursday, April 15, 2021. 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 2019 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.

# "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 Ext. #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 2.55% 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. This institution is not federally insured. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY**

## 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>

You may search by address, city, or zip. Great to use while traveling on vacation or business!

# Low Payment Option

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...