



**ANNUAL MEETING, FEB. 25**

## 82nd Annual Meeting

You are invited to attend the 82nd Annual Meeting of the Postal Family Credit Union, Inc. The meeting will be held on Thursday, February 25, 2010, at 1243 W. 8th Street, credit union building, lower level. Meeting starts at 5:15 p.m.



## Scholarships Available for Credit Union Members

PFCU has two \$1,000 scholarships available for qualified applicants. Call the credit union to have an application sent to your home or go on-line at [URmyCU.com/scholarship](http://URmyCU.com/scholarship) for complete details and an application. The application contains all the requirements, but you must be a member in good standing of PFCU and the completed application must be returned to the credit union on or before March 11, 2010.



## PFCU Lobby Service

Due to a recent incident in the credit union lobby we must institute some additional rules to receive service.

Before approaching the teller area remove hats, hoods, sunglasses and turn off your cell phones, please.

These new programs are for the safety of our employees and membership. Thanks for your cooperation.

## All Family Members are Welcome

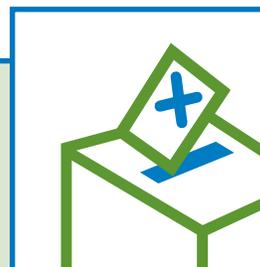
Do you know someone who could benefit from belonging to the credit union? Because you are a member of the credit union, members of your family are also eligible to join. Please pass the word about the **credit union difference**.

Let them know that belonging to the credit union is more cost effective than doing business with a bank. Share with them some of the benefits of belonging:

- Great products and services.
- Competitive Saving and Loan Rates
- We are a full service financial institution.

The more members who join the credit union, the stronger we become. So do yourself and your family and friends a favor and direct them to the credit union.

They will thank you for it, and so will we!



**Have you returned your ballot for the Board of Directors?**

# 2009 Tax Refund

Have your 2009 tax refund sent directly to your share account or your checking account at Postal Family Credit Union via direct deposit... it's quicker, safer, and easier.

Why not take advantage of this convenient way to deposit your refund. Simply include our routing and transit number (242076669) on your tax form.

If you want the refund to go to your savings account use your account/member number followed by 0 0. If you want your refund to go to your checking (Draft Account) account use the number located on your checks.

If you have any questions about these numbers call one of our member service representatives at 513-381-8600.



Choose *Easy*.

Turbo Tax is now on our website at [www.URmyCU.com](http://www.URmyCU.com) for the 2009 tax season. You will be able to prepare and file your Federal and State tax on-line for a small fee.

## Beware of Instant Refund Tax Loans

With tax filing season here, your credit union urges you to avoid tax preparers' "instant refund" feature. Fees for this service may seem "reasonable" at the time, but such refunds are actually loans that carry very high interest rates when you consider the tax preparer gets his money in a very short time – as little as two weeks in many instances.

A fee of \$50, for example, on a refund of \$500 that the tax preparer gets back in two weeks works out to an annual interest rate of 240%. Think about it. Would you borrow money from anyone for that rate – for money that is yours to begin with? Of course not! But millions of people every year pay these kinds of fees for a little convenience.

With electronic filing (used by most major tax preparers), wait times have been dramatically reduced for tax refunds. Take our advice. Wait the short amount of time it takes to get all your money back.



WEB PAL II™ is designed to provide you and your family with secure and easy access to your Postal Family Credit Union, Inc. accounts over the internet. WEB PAL II™ is open 24 hours a day, 7 days a week, and is available to Postal Family Credit Union, Inc. members only.

### Online Enrollment

To access WEB PAL II™, you must be a member of Postal Family Credit Union and you must enroll as follows:

- 1) Go to [URmyCU.com](http://URmyCU.com)
- 2) Click on the "GO" button on right side of page 
- 3) Click on "LEARN MORE ABOUT WEB PAL II AND HOW TO ENROLL"
- 4) Click on "NOT ENROLLED? ENROLL TODAY"
- 5) Fill out the *Enrollment Application Form* then **SUBMIT APPLICATION**

### System Requirements

To use WEB PAL II™, you must be using Internet Explorer 4.0 (or higher) or Netscape Navigator 4.0 (or higher) as your browser, and it **must support 128-bit encryption**. You can download one of these browsers by clicking on the respective icon at the bottom of the "How To Enroll" page at [www.URmyCU.com](http://www.URmyCU.com).

### Security Features

WEB PAL II™ employs industry leading security features to ensure that all of your transactions are conducted with the highest possible privacy and protection. All data is encrypted using 128-bit encryption—the strongest form available—and transferred via the Secure Sockets Layer (SSL) protocol between you and your Credit Union.

## Are you In the market for a NEW or USED Vehicle?

**NEW VEHICLE LOAN RATES as low as**

**5.24%\*\* APR\***

\*Annual Percentage Rate

\*\*Rate Based on Member's Credit Score and automatic transfer of loan payment. Rates may change at any time



# Steps to Owning Your Own Home

## CU Mortgage Network

Article by Dan Sagle

Owning your own home could very well be the most important and largest single investment of your life time. When looking to purchase a home, the best advice is to work with someone you know and can trust to answer your questions and explain the process along the way.

**These are just some basic steps you should consider when looking to purchase a home:**

- 1. Figure out how much you can afford** – You may know your budget better than any qualified expert. Make sure you can not only afford your payments but you are comfortable making them without having to drastically change your life style. Your loan officer will also assist you while keeping you inside allowable debt-to-income guidelines.
- 2. Shop for a loan** – Start with the people you know and can trust. Compare programs and options available. Your **Postal Family Credit Union** and **CU Mortgage Network** are here for you and always offer the most competitive programs available in today's market.
- 3. Learn about home buying programs** – There are many programs available from **FHA, VA, Rural Housing and Conventional Programs** among others to choose from. We can help you determine the most practical option. 1st time home buyer programs are great and now is the time to take advantage of the 1st Time Home Buyer Tax Credit available from the IRS. This program requires you to have executed a purchase contract prior to April 30, 2010 and close your loan by June 30, 2010.\*
- 4. Shop for a home** – Consider working with a realtor to help you identify the area you want to live. **CU Mortgage Network** will work closely with your agent to facilitate a smooth closing. Get pre-qualified so that you go into your house hunting with confidence. You will be pre-screened and ready to move forward.
- 5. Make an offer** – Use your **CU Mortgage Network** pre-qualification letter to your advantage and get the best offer on your home. Ask if the seller is willing to pay for some of your closing costs to help defray or eliminate your out of pocket expenses.
- 6. Get a home inspection** – Even though your lender will most likely require an appraisal this is not a home inspection. Home inspections can determine the functionality of your home such as windows, appliances, electrical, plumbing, and much more. Getting an inspection may give you additional power to negotiate and help you avoid costly repairs.
- 7. Shop for homeowners insurance** – Home owners insurance will be required.

*continued, next column*

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

### We will be closed...

Presidents Day, February 15, 2010  
Memorial Day, May 31, 2010

### Dates to Remember...

Annual Meeting, February 25, 2010  
Scholarship Deadline, March 11, 2010



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.**

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.

- 8. Sign papers** – *Congratulations!* Your efforts and working close with your loan officer has gotten you to the finish line. Now your ready to close and be a proud new home owner.

**CU Mortgage Network** will work with you to help answer your questions and may pre-qualify you for a home loan whether you are a first time home buyer, purchasing a 2nd home / investment property or refinancing to get a lower interest rate. Call (513) 762-1692 and talk with one of our professionals today.

**CU Mortgage Network** works in partnership with **Postal Family Credit Union** so applying is easy by calling us direct at (513) 762-1692 or apply online at [www.cumortgagenetwork.com](http://www.cumortgagenetwork.com). Call the people you can trust for the most competitive rates and programs available.

*\*Note: CU Mortgage Network is not a tax professional. We recommend consulting with a tax professional if you have specific questions regarding the 1st Time Home Buyer Tax Credit program.*

For questions or inquiries call:  
Dan Sagle (513) 762-1692  
Email: [dan.sagle@cumtg.org](mailto:dan.sagle@cumtg.org)



CU Mortgage Network

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  
 Length of Repayment (Approximate) - Months  
 12  18  24  36  48  60  Other (Specify) \_\_\_\_\_  
 Purpose of Loan (MUST complete) \_\_\_\_\_ Payroll Deduction  Coupons

LAST NAME FIRST MIDDLE INITIAL TELEPHONE DATE OF BIRTH  
 SOC. SEC. NO.

STREET OWN HOME  RENT  LIVE WITH PARENTS  LENGTH OF RESIDENCE YRS. MOS.

CITY STATE ZIP NO. OF DEPENDENTS AGES OF DEPENDENTS

EMPLOYER POSITION SUPERVISOR

ADDRESS LENGTH OF EMPLOYMENT YRS. 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	Model	Bal. Owed	Interest Rate

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."