



Have you purchased a used vehicle with another financial institution within the past few years?

Let us refinance it for a much better rate, as low as:

1.00% APR

OFFER VALID UNTIL:
FEBRUARY 28, 2011

Now until **February 28, 2011** members who financed their used vehicle loan with another financial institution within the last 4 years can bring the loan to PFCU and qualify for the following rates:

- 1 Year for 1.00% APR**
- 2 Years for 2.00% APR**
- 3 Years for 3.00% APR**
- 4 Years for 4.00% APR**

Call a loan officer today at (513) 381-8600 or (800) 265-4527. If you are calling after hours, press option 7 to reach the 24/7 Lending Center. Or visit the Cincinnati or Dayton office to apply in person.

This sale is only valid until: 02/28/2011. Sale excludes existing loans at Postal Family Credit Union. Not all members will qualify. Down payment requirements may vary based on members credit worthiness. APR = Annual Percentage Rate. Rates are subject to change without notice.

2011 Pocket Calendars

Pocket Planners Available

We have a limited supply of 2011 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!

83rd Annual Meeting

You are invited to attend the 83rd Annual Meeting of the Postal Family Credit Union, Inc. The meeting will be held on Thursday, February 24, 2011 at 1243 W. 8th Street, credit union building, lower level. Meeting starts at 5:15 p.m.



Scholarship Program

PFCU has given over \$19,000 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 and you be directed to the scholarship landing page. There you will find the link to download the scholarship application.

Complete the application and write a 500 - 750 word essay, defining and discussing what "education" means to you. In your opinion, explain how education has formative effects on a person's mind, character and values while transmitting knowledge and skills.

Your application must be postmarked no later than, Wednesday, March 16, 2011 for consideration. All applications submitted in person must be received by the date above.



Turbo Tax will be on our website prior to the end of January 2011 at www.URmyCU.com for the 2010 tax season

You will be able to prepare and file your Federal and State tax online for a small fee.

2010 Tax Refund

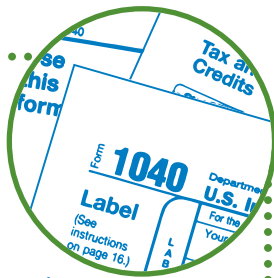
Have your 2010 tax refund sent directly to your share account or your checking account at Postal Family Credit Union via direct deposit... it's quicker, safer and easier.

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.



Save Time & Money with a Consolidation Loan

Murphy was right when he wrote the law that states: "Anything that can go wrong will go wrong." The car and the furnace pick the same week to fail. Expensive repairs follow. Then the dentist alerts you to problems with your teeth that will require several return trips to fix. At the same time, the no-interest, no-payment credit plan you signed on for when you bought the new bedroom suite of furniture has come due.

A consolidation loan from the credit union to the rescue! With a consolidation loan, you can say good-bye to your monthly payments on your high interest credit card or other loans, saving you hundreds of dollars. And with only one payment to make each month, you save the time and hassle of keeping up with due dates on multiple bills. A consolidation loan won't break Murphy's Law; but it will help you deal with the consequences. Call or stop by the credit union today.

IRAs: Still A Smart Way To Save

For many, the idea of retiring may seem so far away, it seems foolish to even spend time thinking about it or saving for it. But whether you are just starting your career or are working longer than you had planned to because you don't think you can afford to retire, saving for retirement is still a key element in your financial plan. It's never too early and it's never too late to save for retirement.

By tucking away funds in a traditional IRA, you may gain tax advantages. Contributions may be fully or partially tax deductible, depending on your circumstances, and usually, amounts in your traditional IRA (including earnings and gains) are not taxed until distributed. You must start taking money out once you reach 70 1/2. With a Roth IRA, you can't deduct your contributions, but if you satisfy the requirements, qualified distributions are tax-free and you can continue making contributions even after you are 70 1/2. You can leave funds in your Roth IRA as long as you live.

Refer to IRS Publication 590, available online at www.irs.gov, for complete details on contribution limits, tax benefits, and distribution requirements. Then, stop by the credit union to open or contribute to your IRA today.

Thousands of ATM Locations!

Visit one of the following PFCU ATM Machine locations:

1623 Dalton Dalton Avenue
(in Lobby of main office.)

3055 Crescentville Road
(in lunch area at the Bulk Mail Center.)

1243 West Eighth Street
(at Credit Union Building - Drive-up)

76 Clay Drive (Hebron, KY)
(in lobby of Airmail Field Facility)

670 Northland Boulevard
(in lobby of Parkdale Branch Post Office)

9370 Fields Ertel Road
(in lobby of Symmes Branch Post Office)

PFCU members can also use any of the following ATM Network machines, surcharge free!



Visit our website at www.URmyCU.com to locate the nearest ATM location.

Are you drowning in credit card debt?

Let Trinity Debt Management help you!



Are you having a hard time making ends meet or do you feel it is impossible to lower the balances of your credit cards? If you answered yes, we have a solution to help you achieve personal financial success. As an added benefit of your membership at PFCU, we would like to let you know about Trinity Debt Management.

Trinity is a non-profit financial counseling organization. Since 1992, Trinity has been the expert in debt analysis, financial education, and reducing debt. Their team of experienced financial counselors can significantly reduce your monthly credit card payments and get you back on track with your finances. Trinity has helped members save thousands in interest and in fees.

For example, Trinity helped an individual reduce their monthly credit card payments from \$450.00 a month to just \$190.00 a month. So please take advantage of this great program immediately!

Trinity Debt Management can help with the following:

- Personal & Family Budgeting
- Personal Money Management
- Debt Repayment
- Avoiding Bankruptcy, Foreclosure & Repossession

Trinity counselors are available Monday through Friday. Please call (800) 793-9019 or visit www.trinitycredit.org

FHA Home Financing Available



Rates as low as ...

4.875% Note 5.561% APR

**Free Pre-Qualifications*

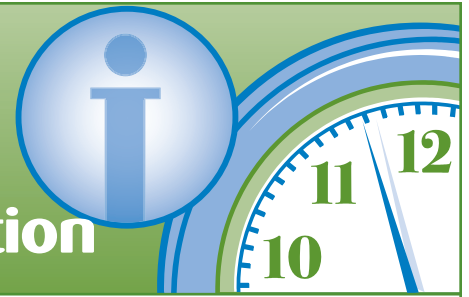
**Down payments as low as 3.5%*

**Minimum Credit Score of only 640*

David Gschwind
CU Mortgage Network
513-762-1692

Loan Based on \$150,000. P&I \$801.75 + Taxes, Insurance & MI.
Rates Subject to Change. Loans Subject to Approval

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



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.**

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

Dates to Remember...

Annual Meeting, Thursday, February 24, 2011
Scholarship Deadline, March 16, 2011



We will be closed...

President's Day, Monday, February 21

CONCIERGE CAR BUYING SERVICE

It's as Easy as 1-2-3! (Find, Drive and Purchase)

Call 513.490.9719

CU | easy wheels

www.cueasywheels.com

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.

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
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."