



1-2-3-4-5 Lower Interest Rate Car Sale for purchase and refinancing

PFCU is having a special interest rate on cars and trucks financed at PFCU during the months of January, February and March. If you financed a vehicle somewhere else in the last few years ...now is the time to come back to PFCU and get REFINANCED and save money. We have special rates as low as 1%*APR for 1 year. You can pick the term and matching rate up to 5 years. It is so easy all you need to do is call us and we will explain all the details and take your application over the phone.

Are you looking to PURCHASE a new or used vehicle? Well tell the dealer your credit union is financing this PURCHASE. Want to finance that car for 3 years? Your rate is 3%*APR. Call us and we can get your information over the phone and get you into the NEW or USED car at a Great RATE.

Do you need to borrow some money and your car is paid for, but you want to get a Great Interest Rate? Look no further, PFCU has the loan for you. If you just need the money for 2 years you can get a rate of 2%*APR.

Make sure you share this Christmas gift with your family during this holiday season. What a great gift you can give by saving your family members money for 2013 too.

*APR= Annual Percentage Rate. This sale is only valid until March 31, 2013. Sale excludes existing loans at Postal Family Credit Union and not all members may qualify and down payment requirements may vary based on member's credit worthiness and vehicle value.

1 year
1%

2 years
2%

3 years
3%

4 years
4%

5 years
5%

Check out our Web Site
urmycu.com
for the January Enterprise Special



Haggle-free buying. Worry-free ownership.®



PFCU has given over \$23,000 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 urmycu.com – go to **2013 Scholarships** on the right under **Every Stage of Life** to get to both Scholarship Applications and download your application.

Complete the application and write a 500 - 750 word essay, **please discuss how the pursuit of higher education benefits society. What, if any, are the responsibilities that come with obtaining an undergraduate or graduate degree?**

Your application must be postmarked no later than, Wednesday, March 13, 2013 for consideration. All applications submitted in person must be received by the date above.

85th Annual Meeting

The 2013 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 28, 2013, 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.

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 Richard Joesting and Mark Mercer.

Scholarship Application 2013 School Year

The Scholarship Committee of the Cincinnati Chapter of the Ohio Credit Union League (CCOCUL) invites you to apply for a scholarship. There will be at least nine scholarships awarded at \$1,000 each. To qualify, you must be at least a senior in a local high school and plan to enroll in post-high school studies, including vocational, professional and academic studies, which are not limited to colleges and universities. Applicants may also be anyone who is obtaining an Associates or Bachelor Degree.

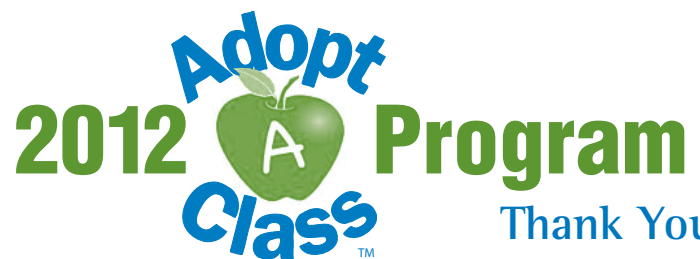
You yourself must be a primary member of an Ohio Credit Union in one of the Cincinnati Chapter area counties to be eligible. (Cincinnati Chapter Counties are: Hamilton, Clermont, Brown and Adams.)

If you are chosen to receive a scholarship from this chapter, your application may be chosen to participate in the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which awards five \$3,000 scholarships in April 2013.

Please return your completed application to:
CCOCUL Scholarship Committee, c/o Karen Riel, Classic Federal Credit Union, P.O. Box 488, Amelia, OH 45102, post-marked no later than February 15, 2013.

This form may be reproduced on a computer. Winners only will be notified by mail by March 22, 2013. Names of the winners may be published in the local newspaper after the awards dinner.

Log on to urmycu.com – go to **2013 Scholarships** on the right under **Every Stage of Life** to get both Scholarship Applications



Thank You!

We want to offer a sincere thanks to everyone that helped with our “Can You Spare Some Change Project”, a Christmas project to benefit the Oyler School, in Price Hill as part of the Adopt-A-Class Foundation. This year was a great success and we were very pleased to help so many kids. Thanks to your generous donations we were able to purchase Christmas gifts and breakfast for nearly 44 kids this year. The gifts were delivered on December 12, 2012 by the Board of Directors and Staff and by employees from the Mid City Branch Post Office. Go to www.urmycu.com and click on News & Events to view pictures of the Oyler School Christmas Party.



Trinity Debt Management

Are you in debt danger?

- Are you overwhelmed by the amount of debt you have?
- Are you making your payments but not seeing the balances go down?
- Are you being contacted by your creditors?
- Are your accounts beginning to fall behind?

If you're not in debt danger you probably know someone who is.

The answer might be free credit counseling from **Trinity Debt Management**. In addition to one-on-one with a certified counselor, and free educational materials, you may be able to be part of a program that will help you bring your accounts current, reduce interest rates and combine your debts into one manageable monthly payment. Credit counselors are trained to help identify budget and credit problems and provide solutions for managing credit card debt. Contact **Trinity Debt Management** for free budget and credit counseling and options for eliminating credit card debt: (800) 281-0939 or trinitycredit.org

Watch Your Mail...

The tax documents required for you to file your 2012 taxes will be mailed to the address we have on file prior to January 31, 2013.

Tax Time Again, Tax Day is Monday, April 15, 2013

You must submit your 2012 tax forms electronically or have them postmarked by Monday, April 15, 2013. 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.

Hours and Information



Mailing Address:

P.O. Box 14403
Cincinnati, OH 45250-0403

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 45402
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.

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



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.**

We will be closed...

New Year's Day, January 1, 2013
Martin Luther King Jr. Day, Monday, January 21, 2013

Dates to remember...

Annual Meeting, Thursday February 28, 2013

Lucky Winners Letter Carrier Branch 43 and 374

October 29th and November 12th were lucky days for the following people attending their Letter Carrier event. The following were the winners:

Larry Clark	Nick Rollinger	Patrick Moyer
Rick Wilkins	Dan Rooney	Sue Egbers
Bernie McKinley	Dave Tekulve	Jim Frentzel
Nina Schwalbach	Robert Briggs	Fred Kirchgessner
Becky Cline	Don Duderstadt	Ronald Waters
Bill Hayes	John Dinsmore	Steve Linz
Dan Allen	Jerry Giesting	

Thanks for all you do for the Post Office.

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
 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
 Purchase Price Bal. Owed Est. Value Automobile Year Make Model Bal. Owed Interest Rate
 Automobile 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."

SIGNATURE: _____

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.

