



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.



Who are your nominees?

Richard H. Joesting

Richard has served Postal Family Credit Union, Inc. as a Director for 45 years. He has served on the Audit and Credit Committees and is retired from the Postal Service. He has attended several seminars and completed numerous credit union educational courses to keep updated on credit union responsibilities.

James Thomas McGregor

Tom has been a member of the Board of Director since 1981. He has served on the Audit Committee for three years. He has attended workshops, seminars, taken several classes sponsored by the credit union to better prepare him to serve the credit union.

Mark Mercer

Mark has been employed by the U.S. Postal Service for 24 Years He has served the credit union on the Building and Delinquent Loan Committees the past year. He has attended small business development seminars at Northern Kentucky University. Mark has been a credit union member since 1969.

Richard P. Stewart

Board member of DPCU for over 13 years, he held many positions, been through several managers, buildings and reorganizations. He is 66 and currently works for H&R Block. He spent 28 years with the AF and 12 years as a merchandiser for Lowe's, Sears and others. He has his own business and has managed up to 25 rentals.

Ballot Instructions

Ballot must be mailed to:

Chairman, Nominating Committee
P.O. Box 14403
Cincinnati, OH 45250-0403

- Only vote for two of the candidates.
- Must put account number on the Ballot.
- * If you are an e-statement member you will not have a ballot envelope your personal envelope must have your return name and address on the envelope.
- Must sign the Ballot envelope.
- Ballots must be received by 5:p.m. February 22, 2010.

2010 OFFICIAL BALLOT

Postal Family Credit Union, Inc.

You are being asked to elect two of the following members to serve on the Board of Directors for a full three-year term. After filling in the ballot including your account number place it inside the Official Ballot Envelope, seal it and write your name on the back. Ballots must be Mailed to the Chairman, Nominating Committee, P.O. Box 14403., Cincinnati, OH 45250-0403 . Ballots must be received by 5:00 p.m. February 22, 2010. (Ballots will not be available at the meeting)

ONLY ADULT MEMBERS OVER 18 YEARS OF AGE ARE ELIGIBLE TO VOTE.

NOMINEES

- Richard H. Joesting
- James Thomas McGregor
- Mark Mercer
- Richard P. Stewart

Your Credit Union Account Number: _____

*(Put in Official Ballot Envelope - seal and sign.)

Signature _____



PFCU has given over \$17,000 in scholarships to members wanting to further their education. PFCU is offering two \$1000 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 look in the promotions box for the scholarship promotion and download your application.

Complete the application and write a 500-750 word essay on “Do you believe that the internet’s social networking venues such as Facebook and twitter are acceptable modes of communication and socialization? In your opinion, do they improve or diminish one’s ability to fully and properly communicate and socialize? Explain your reasoning.”

The deadline for returning your application is March 11, 2010. All the requirements will be included in your application. We would love to see more members applying for the scholarship.

Postal Family Credit Union, Inc.

2009 BOARD OF DIRECTORS

Tom Crowley..... Chairman
 James Lambert..... Vice-Chairman
 Dennis Marschner Secretary
 James C. Burns Treasurer
 Richard Joesting
 James Thomas McGregor
 Bill Nolan

CREDIT COMMITTEE

Tom Crowley..... Chairman
 Ann Martin
 Sandra Halm
 Karen Bepler

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. Thanks to your generous donations we were able to purchase Christmas gifts and breakfast for over 80 children this year. The gifts were delivered on December 16, 2009 by the Board of Directors and Staff and four members of the credit union. Go to www.URmyCU.com/events.php to view pictures of the Oyler School Christmas Party.



Watch Your Mail...

Your 1099s for interest and dividends will be mailed to you before the end of January 2010



Turbo Tax will be on our website prior to the end of January 2010 at 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.

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.

\$8000 TAX CREDIT???

Now is the Time!!!

CU Mortgage Network

Article by Dan Sagle

If you are thinking about buying a new home, sooner versus later may be the advice to follow.

The \$8,000 tax credit for first-time home buyers has been extended through April 30, 2010.

This means that you will have to sign your purchase contract by April 30, 2010 and you must close on this transaction by June 30, 2010 to receive the \$8,000 tax credit!

Your first step and possibly most important is to get pre-qualified for your new home purchase. Your real estate agent and the seller's real estate agent will want to see your pre-qualification letter to confirm that you are eligible to purchase the home.

Pre-qualification is an easy process. Simply call the mortgage professionals at CU Mortgage Network. You can actually apply right over the telephone by calling **(513) 762-1692**. If you are too busy during the day, you can apply via the internet in the evening at www.URmyCU.com First Mortgage Loans button or www.cumortgagenetwork.com.

CU Mortgage Network provides first time home buying programs. FHA is one of the most popular home financing programs today. You can purchase a new home with a small down payment, usually only 3.5% of the purchase price.

If you have questions about your specific home financing situation, please consult **Postal Family Credit Union's** home lending partner, **CU Mortgage Network**, by calling Dan Sagle at (513) 762-1692.

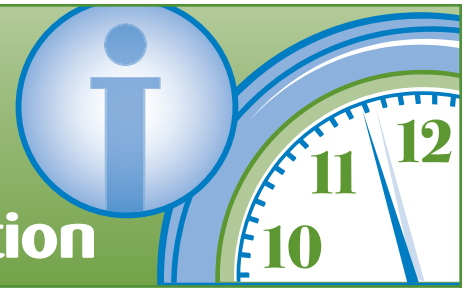


CU Mortgage Network

**Your Postal Family
Credit Union
Mortgage Partner**

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

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

We will be closed...

Martin Luther King Day, January 18, 2010
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.**

CONCIERGE CAR BUYING SERVICE

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

Call 513.523.6343 or toll free 800.286.0276

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
 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	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."