



WE'VE EXTENDED OUR LOAN PROMOTION

**START YOUR
 NEW YEAR RIGHT**
 AND SAVE YOURSELF SOME MONEY!

Bring your vehicle loan financing back to PFCU and get rates as low as:

NEW CARS USED CARS
1.00%^{APR} OR **2.00%^{APR}**

**HAPPY
 NEW
 2012** YEAR



You should be able to reduce the rate and term of your loan and save money!

NEW CAR REFINANCING	USED CAR REFINANCING
1 Year for 1.00% ^{APR}	1 Year for 2.00% ^{APR}
2 Years for 2.00% ^{APR}	2 Years for 3.00% ^{APR}
3 Years for 3.00% ^{APR}	3 Years for 4.00% ^{APR}
4 Years for 4.00% ^{APR}	4 Years for 5.00% ^{APR}
5 Years for 5.00% ^{APR}	

To refinance your vehicle today...

1. Call or visit the Credit Union at (513) 381-8600
 Cincinnati - 1243 W. 8th St - Cincinnati, OH 45203
 Dayton - 803 E. 5th St - Dayton, OH 45402
2. If you are calling after normal business hours, please contact our 24/7 Lending Center at (513) 381-8600 and press option 7.
3. Apply online at www.URmyCU.com and log into your account by clicking on "Go" under the WEB/PAL II area.

APR = Annual Percentage Rate. This promotion is valid through: 01/31/2012. Sale excludes existing loans at Postal Family Credit Union. Not all members will qualify. Rates are subject to change without notice.

In Memory of William (Bill) Hoferer

May 6, 1930 - November 24, 2011

Bill was a longtime volunteer at Postal Family Credit Union. He served as a member and Chairman of the Supervisory Audit Committee. Bill served as Sergeant at arms for the last ten years or so at the credit union annual meeting. We send our condolences and prayers out to Bill's family.

84th Annual Meeting

The 2012 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 members/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 23, 2012, 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.

PFCU Board Elected by Acclamation

Only one nomination was received for each of the two open 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.

Those directors are: James Lambert and Dennis Marschner.

Watch Your Mail...

Your 1099s for interest and dividends will be mailed to you before the end of January 2012



Scholarship Program

PFCU has given \$21,000 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 for the scholarship promotion and download your application.

An applicant will be required to take two educational classes “Money Smart Teens” and “Personal Finance for College Students” and pass with at least 9 out of 10 questions answered correctly. You will find the classes on www.URmyCU.org click under “Financial Education” and then click on the “Money Ed” link. You may take the classes and test multiple times until you pass the course.

After taking the classes you will be required to complete the application and write a 500-750 word essay on if you thought the educational classes were informative, what financial tips you picked up and any suggestions for other classes or improvement on the current classes. Your essay will help PFCU become more informed on what our younger members are looking for and what we can do to help them.

Your classes must be completed by February 28, 2012. Your application must be postmarked no later than, Thursday, March 8, 2012 for consideration. All applications submitted in person must be received by the date above.

If you have questions about 2012 Scholarship Program, please contact us at (513) 381-8600.

2012 Pocket Calendars Available

We have a limited supply of 2012 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!

2012 Cincinnati Chapter OCUL Scholarship Program

Are you looking for ways to combat the high costs of college? Finding money for college can be task itself. The Cincinnati Chapter of the Ohio Credit Union League is awarding a handful of \$1,000.00 scholarships to high school students for their post-secondary education. To qualify, an applicant must be at least a senior in high school and plan to participate in post-secondary studies, including professional, vocational, and academic studies not limited to colleges and universities. Student applications must be completed and submitted to CCOCUL Scholarship Committee for consideration no later than February 10, 2012.

If you are chosen to receive a scholarship from the chapter, your application will be submitted to the statewide competition sponsored by the Ohio Credit Union Foundation which will award four \$2,500 scholarships. You must be a 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.)

To download the scholarship application, please visit our website at www.URmyCU.com and click on the link titled “Scholarship Info”.

Tax Time Again

Tax Day: Tuesday, April 17, 2012

Good news for procrastinators! Because of the weekend and the observance of Emancipation Day, there are two extra days to file taxes in 2012. You must submit your 2011 tax forms electronically or have them postmarked by Tuesday, April 17, 2012. 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.

Adopt 2011 Program Class

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 35 kids this year. The gifts were delivered on December 14, 2011 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.



Shared Branching Means More Options for You

The Credit Union has added another convenient member benefit – you can now access your credit union accounts at thousands of locations throughout the country, including hundreds in Ohio. Postal Family Credit Union is a member of the Shared Branching network, a fast-growing national and international network of credit unions that allow members of other credit unions to use their branches to conduct basic teller transactions.

Credit unions have joined together to “share” their facilities as a way to provide convenient service to their credit union members. What can you do at a Shared Branching location? Almost everything you normally do with a teller at PFCU. You can make deposits, withdraw money, cash checks, transfer funds, make loan payments and get copies of your statements. When conducting a Shared Branching transaction all you need is your credit union account number, a photo ID, and the name of your credit union (Postal Family Credit Union).

To find a Shared Branching location near your home, work or favorite vacation spot, simply log on to www.URmyCU.com and click on the “Shared Branching” link to find the most convenient locations.

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 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.

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...

New Year's Day Observance, January 2, 2012
Martin Luther King Jr. Day, Monday, January 17

Dates to remember...

Annual Meeting, Thursday February 23, 2012



By member choice accounts are insured by ASU 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.



Turbo Tax will be on our website prior to the end of January 2012 at www.URmyCU.com for the 2011 tax season

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

Don't Wait, Start Yours Today! Christmas Club Savings Account

Can't bear to face those holiday bills each year? Be prepared next year with our Christmas Club Savings Account. It's a safe, convenient way to put some money aside for those holiday gifts and expenses next year. We don't require a minimum balance, and you'll earn interest on your account. You can even designate a specific amount to be transferred into your Christmas Club Account from your payroll. And best of all, by setting aside funds all year long, you will be able to pay cash for next year's holiday purchases.

That's a sure way to have a merry and bright holiday season next year. So don't wait – stop by the Credit Union and open your Christmas Club Savings Account today and be ready for Happy Holidays next year!

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
STREET			SOC. SEC. NO.	
CITY		STATE	ZIP	
EMPLOYER	POSITION		NO. OF DEPENDENTS	AGES OF DEPENDENTS
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

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."