



It's Report Card Bonus Time!

If there's a student in your family who is a member of Postal Family Credit Union, (between Kindergarten age and 18) who has received a great report card from school, we have a special bonus in store for him or her.



We will reward our young members with a special bonus of \$1.00 for each "A" (up to a maximum of 10 subjects) he or she earns on his or her end of the year report card. It's our way of letting your child know that we believe working hard in school is very important to his or her future success.

Here's how to get your child's Good Grades Bonus:

- The child must be the primary member of the account to qualify.
- Photocopy your child's end of year report card (the report card that indicates the student is being promoted to the next grade).
- As a parent or guardian, sign the copy as your guarantee that the copy is a true and valid duplicate of the original with no alterations.
- Write the child's member number on the report card copy.
- Mail or bring the copy to PFCU no later than August 26, 2011. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of the PFCU and you want them to participate in this incentive program this would be a good time to have them become a member. They will then be able to enjoy the many benefits of being a member of Postal Family Credit Union.

Junior High & High School Students

The Credit Union is offering junior and high school students the chance to double their money for every "A" received in their classes. Students can now make \$2.00 for every "A" they earn for their courses. In order to qualify for the double-bonus, students must take and pass our "Money Smart Teens" online course. Students that take the online course must receive 8 out of 10 correct answers in order to pass.

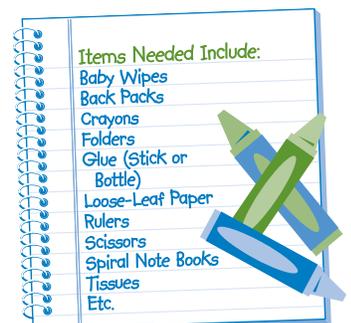
With the completion of this course students will gain a better understanding of personal finances, such as checking accounts, credit cards and financial goals. At Postal Family Credit Union we encourage our young members to be educated and aware to make the best financial decisions in their life.

To take the "Money Smart Teens" online course please complete the following steps:

1. Visit our website, www.URmyCU.com
2. Mouse over the "Financial Education" link
3. Click on the "MoneyEd" link
4. Click on "Start Now" link located in the Money Smart Teens area.
5. You will then review all of the course information and take the online exam.
6. Once you have completed the exam the Credit Union will be notified you have taken the exam.
7. Make sure to print off your online exam score page and submit with your report card.

We need your help! Santa Maria Community Services

We are collecting school supply items until July 29, 2011 for the Santa Maria Community Services which will benefit the children of the Price Hill Community. We have a collection bin located at the Cincinnati office for your donations.



Define and discuss 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.

All opinions are those of the authors and do not necessarily express those of the PFCU Board of Directors or its officers.

Erin Bepler – \$1,000 Scholarship Winner

Erin Bepler is a 2011 graduate of McAuley High School. Erin is the daughter of Mike & Amy Bepler and has one younger sister Sarah. Her father is a police sergeant for the Cincinnati Police Department. Her Uncle Steve is a carrier for the Post Office in the Cincinnati area.

Erin has always had a passion for working with animals and has volunteered at the Cincinnati Zoo & Botanical Gardens for the past four years. She has also committed time as a volunteer at Animal Adoption Foundation. She will be pursuing her passion for working with animals when she enters the University of Cincinnati this fall as a biological science major. After college she intends to begin her career at a zoo and would like to work with reptiles.

In addition to her love for animals, Erin also works and volunteers her time at Llanfair Retirement Community where she has an adopted grandma that she visits weekly. During her spare time, Erin loves to draw and read. While a student at McAuley, Erin was a member of National Honor Society, Latin National Honor Society, and was a senior retreat leader.

When Erin began preparing for the scholarship essay she started with a list of topic ideas and followed the basic requirements to form her composition. She exercised her time management skills to complete the essay in a timely fashion.

Erin Bepler's Winning Essay

Many individuals today believe that education is associated with school. This is true, but is this really all education is? I believe education is much more. To me, education is knowledge. It is the key to solve a problem, whether that is in the classroom or in the workplace. It is the key to learn right from wrong. It is the key to finding out who we are and who we will become. I feel that this knowledge will have immense effects on an individual's mind, character, and values that will benefit them in the long run.

The knowledge that we attain from education can have a huge impact on an individual's mind. As I have stated before, I believe that education is knowledge. This knowledge helps stimulate an individual's mind. They begin to think in new ways and face scenarios with a different view. For example, when I am in my world religions class, we learn about different religions and their practices. I learn that the way I approach someone practicing a certain religion can be offensive to them but may not be offensive to someone else. This knowledge motivates me to think of different ways I can approach someone of a different religion so I do not come off as offensive. My mind has been educated on this subject, and I now have the knowledge to face this situation with a different outlook. My example is just one of many in which an individual's mind is stimulated from the knowledge they receive after they have been educated in a certain subject.



From left to right: Amy, Erin, Mike, and Sarah

Education also has a major impact on an individual's character. Depending on the individual, we attain good and bad qualities from the knowledge we receive from our education that shape our character. For instance, at a young age, we learn what is right and what is wrong. We learn these ideas from parents, teachers, and even friends. For one person, there is a fine line between the two. But for another, the line between right and wrong is very thin. This is because the way we take in this knowledge and the way we are taught are different from person to person. Someone who learns the fine line between right and wrong develops positive characteristics that will help them succeed in their ambitions and goals. On the other hand, someone who does not see the line between right and wrong develops negative characteristics which will cause them to have trouble achieving their goals because of possible involvement in disapproving situations. In conclusion, these positive and negative characteristics shape the nature of our character. The education and knowledge we receive and the way we understand it will determine the person we all will become.

Lastly, the knowledge we attain from education has a major effect on an individual's values. Values are the principles we live by and education is the key in which we learn our values. We learn these values from family, friends, colleagues, and teachers. The knowledge of our values can help us in our everyday lives. For example, I learn many of my values from my parents. They teach me every day the difference between good and bad or right and wrong. I take pride in the knowledge of my values and apply them to my everyday life in the hopes that I can demonstrate what I learn. By demonstrating my values, I am demonstrating my education and knowledge.

Education is knowledge. It is the key to solving a problem, learning right from wrong, and becoming the people we are meant to be. I truly believe that the world would not be the same today if it did not have education to stimulate our minds, shape our characters, or demonstrate our values. If education can achieve all this, then it can surely change the world.

Mitchell Dorsten – \$1,000 Scholarship Winner

Mitchell is currently studying at Wilmington College and is double majoring in history & religion/philosophy. He has aspirations of being a history professor someday. Mitchell enjoys running and was on the track team in high school. In his spare time he collects books, especially those written in foreign languages, and hopes to someday be able to speak those languages.

Mitchell's mother, Michele, works at the Post Office mail-sorting facility in Dayton. His father is currently employed at Wal-Mart. Mitchell has three siblings including an older brother and sister and one younger brother.

Mitchell's Mom heard about the PFCU scholarship Program at work and encouraged Mitchell to apply. Mitchell was very enthusiastic about this year's scholarship topic because of his natural passion for teaching, sharing that many other scholarship topics are not interesting.

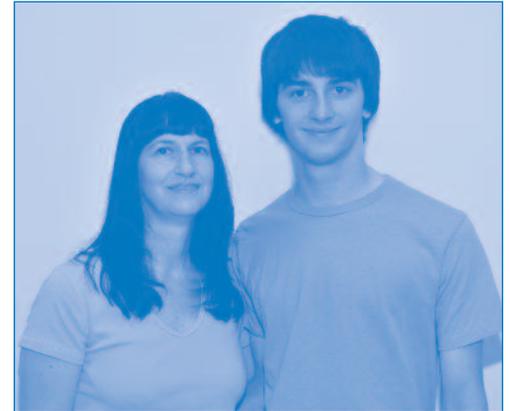
Mitchell's advice to future applicants: 1) be honest about what you are writing, as it makes it easier for you to write about things you believe in and 2) make sure you re-read your papers to find out if what you wanted to say is truly what you wrote.

Mitchell is passionate about reforming the education system and finding ways to make people care about learning as opposed to solely focusing on the income their choice of career may generate.

Mitchell Dorsten's Winning Essay

One of the most common expressions that politicians throw around when talking about education is that "children are the future." If this is true, then the most important goal the elder generations can strive for is to prepare the younger generations for the day when they take the reins and shape the world to fit their vision. As humanity strives for not only its continuation as a species, but also for a better, more utopian world than we currently have, it is important that the younger generations have imprinted on their hearts the determination to improve the world and on their minds the knowledge necessary to bring those improvements to fruition. Education, I believe, is the method by which humans gather the information, skills, and ethics they need to survive and make an impact on the world.

A child's education begins shortly after birth and continues even into his or her old age, being a constant through every phase of life. That is to say, regardless of their participation in "formal education," being school and college, each and every person is learning every day. Everything that humans learn is a part of their education. And, of course, humans use their education daily as they work or play. Aside from the typical subjects often considered, education also includes the facts and experiences of simpler, less conscious fields of thought, such as "playground etiquette" or "the rules and strategies of blackjack." People are being educated and are educating themselves, often unconsciously, as they live out their daily lives. Parents teach their children, sometimes on purpose and sometimes through example, how to function in the world. Schools teach children knowledge on a variety of subjects, and early on promote good character, but usually leave moral education to the parents.



Michele and Mitchell Dorsten

No matter who the teacher is, however, the education being given is of vital importance because people are going to apply what they learn, no matter what it is. They have no choice; it is impossible for anyone to apply an idea which he doesn't know. As such, if the person has been educated improperly, he will apply improper ideas to his actions, but if the person has been educated properly, he will apply proper ideas to his actions. For example, if a child has been taught that the only way to achieve success in the world of business is to lie, stamp out the competition ruthlessly, and always watch her back, she will internalize her learning and it will have a profound effect on her actions and thus influence her effect on other people. If she treats other people in the business world cruelly, then they will learn that the business world is cruel, and they will teach future members of the business world the same lesson. This is the kind of education that, when perpetuated, prevents solutions from being created and implemented.

Instead of this kind of education, it is important that the younger generations be educated with ideas that allow for and encourage efforts to improve the world. They need to be educated morally in what is right and what is wrong and instilled with the noble character and compassion to implement their knowledge properly. Upon receiving this education, the rising leaders will have the knowledge, skills, and tools needed to change the world for the better, instead of letting the problems survive unhindered.

In essence, a person's education is what makes the person because each person's knowledge and understanding of the world, based on what they've been taught and experienced, forms how they ultimately act in their everyday lives. Whether it is used consciously or reflexively, a proper education is vital to the survival of our species and to the betterment of our world. And, when used correctly, a good education can be very powerful indeed.

Discounted Tickets Now Available

Want to have some fun this summer? The Credit Union is offering discounted tickets to local venues for children and adults. This year the Credit Union will be retailing tickets for Kings Island, The Beach Waterpark, The Cincinnati Zoo & Botanical Gardens, and The Newport Aquarium. Tickets will be available for purchase on April 15. Please see chart below for discounted pricing info.

	Adult Pricing		Junior/Senior Pricing	
	Regular	Our Price	Regular	Our Price
Kings Island	\$51.99	\$34.99	\$31.99	\$28.99
The Cincinnati Zoo	\$14.00	\$12.50	\$10.00	\$8.50
Newport Aquarium	\$22.00	\$20.50	\$15.00	\$13.50
The Beach Waterpark	\$29.99	\$18.00	\$12.99	\$9.50

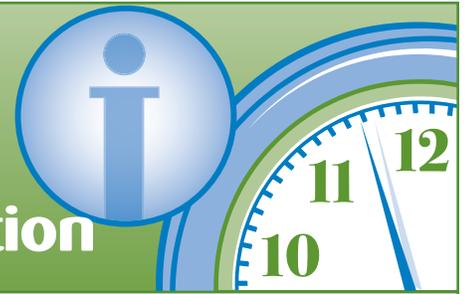
Please note all ticket sales are final and cannot be returned to Credit Union. Tickets must be purchased at the Credit Union and cannot be mailed.



PFCU's Regulation CC Disclosure Requires No Change

Financial Institutions are required to give a disclosure on the Availability of Funds and Collection of Checks required by Regulation CC. Prior to the required Regulation CC change date of July 21, 2011, you may start receiving disclosures from other financial institutions, which were forced to change their hold policy on checks deposited. You will not be getting one from PFCU as our policy did not need to change regarding holds on your deposits, which have always been more liberal than most other financial institutions. Thank you for your business.

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...
Independence Day, July 4, 2011
Labor Day, Monday, September 5, 2011



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