



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 31, 2012. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of 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

PFCU 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.

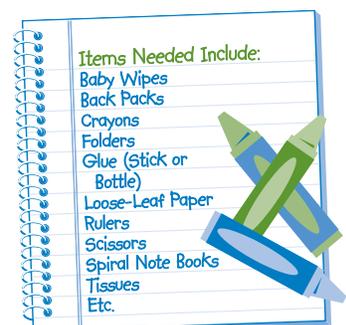
With the completion of this course students will gain a better understanding of personal finances, such as checking accounts, credit cards and financial goals. At Postal Family Credit Union we encourage our young members to be educated and aware to make the best financial decisions in their life.

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 the "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 Friday, July 27, 2012 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.



This year's applicants had to complete the two online *MoneyEd* educational courses, *Money Smart Teens* and *Personal Finance for College Students*. Upon completion of these courses, the applicants were required to write an essay on the knowledge they gained and to provide suggestions to improve the online classes.

To view our online educational courses, go to www.urmycu.com and click on MoneyEd under the financial education link.

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

Sydnee Dunson – \$1,000 Scholarship Winner

Sydnee Dunson, one of the 2012 PFCU scholarship winners, is the daughter of Brian Dunson and Karen Loveless. Brian has been a mail carrier for 13 years with the United States Post Office and Karen works at the Kettering Medical Center. Sydnee is currently employed at McDonald's. Sydnee has two older sisters, Brittany and Breonna, one older brother Jamar, and a younger sister Maya and brother Ahmad. Sydnee just graduated from Chaminade Julienne Catholic High School and she is excited about starting at Eastern Michigan University which allows her to be away from home, but not that far away.

During high school Sydnee was active in cheerleading and dance. LIFE (Living in Faith Experience) is one of the organizations Sydnee loved. LIFE was a safe haven for teenagers looking for a mini spiritual retreat and the ability to face the pressures of high school. ACT-SO is a NAACP organization that Sydnee belonged to which allowed her to excel in her love of poetry and learn the cultural differences amongst people.

Sydnee plans to major in philosophy and minor in pre-law. She aspires to be a defense or divorce attorney when she graduates and finishes Law School. Her plans include moving to Australia and opening her own law firm, but her biggest dream is to start a non-profit organization which will help those in need. Sydnee is afraid of needles, but this year she deserves a pat on the back because she gave blood for the first time and then found out her blood was used to save someone's life.

Sydnee enjoyed the informative class on credit card use and plans to follow the suggestions. She had her Dad review her scholarship essay and recommends that everybody should have someone review their work.

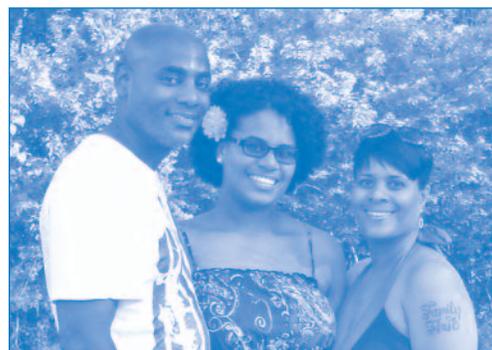
Sydnee Dunson's Winning Essay

The educational classes online provided by the Postal Family Credit Union were very informative. The classes helped me to understand what I need and what I should do in order to handle college life without wasting my money due to bad budgeting. I learned that it is better to have a financial plan and to prioritize it by importance of what I need, don't need, and want. It is also smart to evaluate my expenses and to think about how I'm going to spend my money. Credit cards are good, but I have to be sure to check my balance consistently, so that I don't go over my balance and get charged extra finance fees. I also learned that if I do acquire a credit card, I should over pay the monthly fee in order to have a shorter time in paying off the credit card, which would be less costly.

Having a good standing in credit is very important to me, since I have seen firsthand the effects that bad credit can have on people, especially families. Personally, my mother has struggled all of my life to raise our family as a single mom due to financial issues. My two older sisters and I were all separated from her because she could no longer afford to keep us. We never had enough money and I could never understand why, until I took these classes. She never took the time to budget her money properly and payments were hard to make in time because of it.

When my sisters and I were separated, I had to live with my father and things also started falling financially. My stepmother made most of the money, so when she was laid off a lot of changes had to be made. We went from a four bedroom, two story house, to a two bedroom apartment. Everything was less affordable and my two younger siblings and I weren't making it any better. Athletic fees, school fees, and extracurricular fees had to be paid and it was hard for them to keep up. So, when I started working, I took on the responsibility of paying some of my own fees. We began budgeting better and we began to go out to fast food restaurants less and less. Soon enough, our credit and budget seemed to be back on track, but we still had to consider everything we needed and wanted.

I think that the Postal Family Credit Union website should have a class that demonstrates what people should and shouldn't do during a financial crisis. It should also display real life situations in which people can relate. This will help them see where they went wrong with their finances and how they can fix whatever went amiss. It could provide some type of support system that a person can go to in this type of crisis. The other classes, I feel, said enough and helped enough in understanding the teenage mind in transitioning to college. I think the classes will help me know how to handle my finances while on my own and in school.



From left to Right – Brian, Sydnee, Karen

Alexandrea Lohmann – \$1,000 Scholarship Winner

Alexandrea Lohmann, the daughter of Chris and Jenny Lohmann is one of the 2012 scholarship winners. Alex's dad Chris is the Postal Vehicle Manager for the USPS and has been with the Post Office for over 28 years. Jenny Lohmann, Alex's mom is employed part-time at Hamilton County Recycling and Solid Waste District. Alex's sister Maggie will be a senior at Mt. Notre Dame High School, which is where Alex graduated from this year.

Alex holds down two jobs while going to school, one at Winton Woods Park District and the other at Panera Bread. Alex plans to major in graphic communication design when she attends the University of Cincinnati in the fall. Alex would like to work in Europe and represent the USA in her field of graphic design.

Alex played 3 years of softball in high school, served as class vice-president and was an active member as well as President of the Model United Nations Club. She attended several conferences in Chicago, Dayton and the Netherlands where students research and represent a country of the U.N. They then come up with a solution to solve that country's problems.

Alex's words to the wise for next year's scholarship applicants is to get busy early on your applications and essays and make sure you have a teacher or parent read and critique them.

Alexandrea Lohmann's Winning Essay

Nobody wants to be the kid who is carted back home because he or she cannot manage college life. Being catapulted out of the nest and forced to fly is a scary situation that teenagers face as they head off to college. Learning how to manage finances and be a smart spender makes that first flight a whole lot easier. The classes "Money Smart Teens" and "Personal Finance for College Students" taught me multiple important aspects of finance that I will, without a doubt, bring along to college with me. The main two tips which stood out to me were that one has to budget and make specific goals, as well as keep track of your credit card expenditures.

I know from personal experience that, even with having a steady job, if I don't watch what I spend my bank account can get dangerously low, quick. In these classes, I learned a great method to make sure I am spending only what I need to spend, as frivolous buys can add up rapidly. The first step is to determine the time frame for how often I get an income and spend it; for me it is every two weeks. This is important because I need to be able to stretch my paycheck for that period of time, if I didn't take that into consideration, I might spend it before I could replenish my bank account. In this step, I need to list all of my income and necessary expenses. Next, I need to go back and make sure the income covers the cost of the expenses, and if it doesn't, cut back on something. An example would be going to a friend's house instead of going out to eat. When I made a sample budget, I realized most of my money was spent on food, so when I went out to eat this weekend, I cut back by not getting pop and choosing a less pricey item. I realized small changes really do help.



From left to Right – Jenny, Alexandra, Maggie and Chris

Credit scores are something that many teens are oblivious of but will be effected by for the rest of their lives. The classes, yet again, taught me something vital about my financial future. I have to be careful now so I maintain a good score. There are certain steps that I was told to take, so that I can start racking up a reputable history. First, I have to open an account and keep it in good shape. It's important that I pay my bills on time. When I get a credit card, it is imperative to pay more than the minimum monthly payment and best to pay off the card every month. These actions will show people that look at my score that I am reliable and responsible. Another essential aspect of the score is having a solid work history. If I had not taken this course, I might have made a mistake regarding these responsibilities, and would have had to pay the consequences of a poor score. College is a major step on the path to adulthood, and being financially savvy helps pave the way.

I have some suggestions that from my perspective would make the classes even better and would help engage the students more. One idea is that within the quizzes, have questions regarding different scenarios that a college student might be faced with so the teen taking the class can apply the ideas learned to real world situations. Also, I am a very visual learner, so including pictures and colors might engage the readers on a different level. If the quizzes and classes are visually interesting, it will draw students' attention more to the questions and information at hand. For example, a photo of a credit score history which would help students really connect the words to what they mean in real life.

Taking these educational classes has benefited me since this is not a topic taught to me in school, yet is so essential to know and understand, so that I can become a responsible adult who knows how to manage money.

Save Money With Your Summer Golden Ticket!

Let us help you save money by lowering the rate of your mortgage or scoring a better deal on a car loan. When you use your Summer Golden Ticket Coupon sent in the June 2012 Special Issue newsletter and have or open a checking account, you can get 1.00%^{APR*} off your next car or signature loan or 1/2%^{APR*} off on a first or second mortgage loan at PFCU. You might pay off your loan quicker and even lower your monthly payments. If you get a family member to join and borrow from PFCU you will get an additional 1/4%^{APR*} off your new loan and your family member is eligible to take advantage of the Summer Golden Ticket Coupon also.

We make it easy to apply – through the mail, online, over the telephone, or in person at the Cincinnati or Dayton office! Remember this coupon is only good through the end of September, so apply today! All loans issued 7/1/12 – 9/28/12 will be automatically entered in a drawing for a chance to win a Kindle Fire!

Some restrictions apply. *APR = Annual Percentage Rate

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...

Independence Day, Wednesday, July 4, 2012
Labor Day, Monday, September 3, 2012

Check out our great trade-in offer!

Postal Family Credit Union Members:

We'll give you **Blue Book® Trade-In Value** on your vehicle **PLUS \$500!**¹

OR

Receive a **\$250** deposit to your savings account!²

Upon used vehicle purchase from Enterprise Car Sales.

July 1 – July 31, 2012

Get pre-approved by Postal Family Credit Union today!

Visit us at Enterprise Car Sales

Cincinnati 555 E. Galbraith Road ... 513 677-8000
Columbus 4701 W. Broad Street ... 614 851-5500

laggle-free buying. Worry-free ownership.³

¹Trade-in values obtained from © 2012 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible for any extant vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including Alaska, California, Kentucky, Louisiana, Nebraska, New Mexico, Oklahoma, Oregon, South Carolina, Texas and Virginia. Offer valid 7/1/12 – 7/31/12. Offer not valid on previous Enterprise purchases or with \$250 savings account deposit offer. ²Your credit union will deposit \$250 to your credit union savings account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases or with Blue Book plus \$500 offer. Offer only good on Enterprise Car Sales vehicles. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. Cannot be combined with any other offer. ³The "e" logo, Enterprise, and "laggle-free buying, Worry-free ownership," are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2012 Enterprise Car Sales. C07496 DI 06/12 AM

Preview our great selection of quality used vehicles at cuauto deals.com

Discounted Kings Island Tickets for PFCU Members

We are again offering discounted tickets to Kings Island to PFCU Members. Come out with the whole family and enjoy a day at the largest amusement and water park in the Midwest. Kings Island is home of the 5,282-foot, 80 mph Diamondback roller coaster and the longest wooden roller coaster in history, the Beast.

Discounted Kings Island tickets are now available at the Cincinnati and Dayton offices.

Single Day Tickets at the Gate
Adult \$53.99 - Jr/Sr \$32.99

Single Day Discounted PFCU Tickets
Adult **\$34.99 - Jr/Sr \$30.99**

Online Banking Upgrade!

PFCU will be upgrading the online banking system for you on Wednesday, July 18, 2012. This upgrade will have all of the same functionality as before, but will also have new and improved features. If you are currently using online banking, you will login the same way through our website and will use the same password.

Check out the new look and feel of the new online banking by taking a virtual tour – visit our website at www.urmycu.com and click on WebPAL II upgrade.