



Save Money On Your Next Loan!

Did you finance the car you are driving through the dealer because it was so convenient and now you find the interest rate on your loan is too HIGH. We are not going to give you a lecture, but what we hope we can give you is a much lower interest rate. Bring in your Golden Ticket Coupon and take another 1.00% APR* off our already low interest rates and you should have enough money to open a vacation or Christmas Club account with your savings. Let one of our loan staff help you get started on a better financial future.

When was the last time you checked the interest rate on your home mortgage? We can help you review your financial situation and hopefully save you some money. You can get 1/2% APR* off our low first and second mortgage interest rates by using your coupon.

You need to give your loan officer the Golden Ticket Coupon to enjoy these savings. There are some restrictions.

Don't lose your
OFFICIAL GOLDEN TICKET
sent in our special newsletter.
It Will Save You Money!!!

Want to save more money?

Members who get a family member to join and borrow from PFCU get an additional 1/4% APR* off their own new loan and their family member is eligible to take advantage of the 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 June, so apply today!

*APR = Annual Percentage Rate

Shared Branching— More Convenient & Closer To You!

If you live or work across town from one of our branch locations, you'll be pleased to know that Postal Family Credit Union is now part of the Shared Branching Network. Now PFCU members can conduct business at participating Credit Unions throughout Ohio and around the nation. The Shared Branching Network consists of over 4,400 credit unions across the country. Many Shared Branching locations are even open on Saturdays.

Shared Branching FAQs

Q. How is this possible?

A. Many credit unions have joined forces to share their branch offices with other credit union members. Now PFCU members can visit the nearest Shared Branching location to conduct business.

Q. What can I do at a Shared Branching location?

A. You can make deposits, withdrawals, transfers, loan payments, account inquiries, cash checks, and get statement printouts.

Q. Are there fees for using Shared Branching?

A. Not at this time.

Q. How do I find a Shared Branching location?

A.

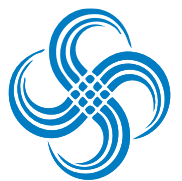
WEBSITE: Visit our website at www.URmyCU.com and click on "Shared Branching" to begin your search.

MOBILE APP: iPhone® users can enjoy the complimentary Shared Branching app by visiting the App Store® and searching for "Shared Branching". The app for Android® devices is coming soon.

TELEPHONE: From any telephone, dial 1-(800) 919-2872 to find the nearest location.

Q. What if I see another credit union with the Credit Union Swirl sticker?

A. If you see the Credit Union Swirl sticker on the door of another credit union it is part of the Shared Branching Network.



Q. What do I need, to do a Shared Branching transaction?

A. You will need your account number and a valid ID (driver's license, state ID, or passport). You must also identify yourself as a member of **Postal Family Credit Union**, NOT Cincinnati Postal Employees Credit Union or Dayton Postal Employees Credit Union.

Web Pal II Upgrade Coming Soon!

Are you ready to take online banking to the next level?

Fiserv, our data processor is making changes to your online banking platform to give you more choice, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs.

Your new WebPal II platform will still have the features and functionality you're accustomed to, but with more flexibility for you. For example, you can arrange your home banking main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up recurring transfers and automatic transfers whenever an account balance gets too high or too low.



WebPal II upgrade will occur on Wednesday, July 18, 2012. All members that are presently using online banking will login the same way through our website and will use the same password.

Go to www.ourmycu.com and click on WebPal II upgrade and take a virtual tour of the new WebPal II

Kings Island

Discounted 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

Best Wishes
Graduates!

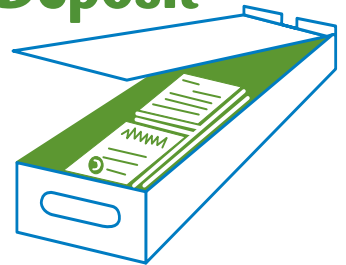


PFCU wants to congratulate all graduates of 2012. Your hard work has finally paid off. We want to be a part of your financial future.

The PFCU scholarship winners will be recognized in next month's newsletter.

Low-Cost Safe Deposit Boxes at PFCU

Safe deposit boxes are a good place to keep any personal items that would cause you to say, "If I lose this, I am in deep trouble!" Protect your important things with a safe deposit box at the Credit Union - once that heirloom jewelry, stamp collection, or family photo is lost or stolen, it's too late.



What items should go into a safe deposit box? Important papers such as originals of your insurance policies; family records such as birth, marriage, and death certificates; original deeds, titles, mortgages, leases and other contracts; stocks, bonds and certificates of deposit (CDs). Other valuables include special jewels, medals, rare stamps and other collectibles, negatives for irreplaceable photos, and videos or pictures of your home's contents for insurance purposes (in case of theft or damage).

It is usually recommended that when you open a safe deposit box that you give someone else access to the box, this person is called a deputy. You can have one deputy or multiple deputies. This person(s) will have access to the safe deposit box with or without you. Also, don't put original copies of legal documents in a safe deposit box if they will be needed by anyone who cannot gain access to these documents. You can always put "copies" of legal documents in the safe deposit box.

Start protecting your important items today and open a safe deposit box at the Credit Union. There is a refundable \$20.00 key deposit. See the box sizes and pricing below:

3" x 5" x 21"	\$15.00 Per Year + Tax
3" x 10" x 21"	\$25.00 Per Year + Tax
6" x 10" x 21"	\$35.00 Per Year + Tax
9" x 10" x 21"	\$60.00 Per Year + Tax

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.

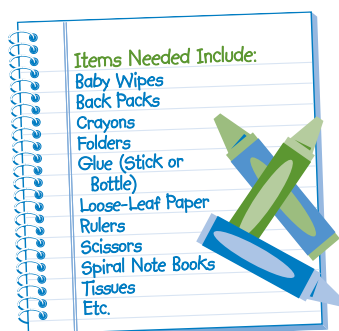
Here's how to get your child's Good Grades Bonus:

- 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 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.

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.



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

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.

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."