



Phishing and Fraud Scams

Nowadays with the Internet and electronic banking, identity theft is very common. If your identity is stolen or compromised, it can take months and even years to fix the mess. The Credit Union wants you to be aware of identity theft and be protected!

How can fraudsters get your information?

- From other companies and financial institutions, by hacking, bribing, and stealing this information.
- Stealing your mail, which may include account statements, credit card statements, new checks, and tax documents.
- The Trash! Some fraudsters will even root through your garbage, looking for anything they can find that will contain sensitive information, such as: receipts, old statements, bills, and even handwritten notes with various information.
- Stealing information by phone, Internet, or e-mail, posing as a legitimate company, often claiming there is a problem with your account. This is known as Phishing. Many fraudsters will create fake websites on the Internet that actually look real and valid. These websites will ask you to enter your account number, social security number, and/or other sensitive information. Sometimes they will even send e-mail to you asking you to visit these "fictitious" websites.

Be careful and aware! It is important for you as the consumer to protect yourself against fraud and identity theft. By using the following guidelines, you may avoid being the victim of identity theft.

Know this...

- Never give any personal information out over the phone to a company or financial institution, unless it is a trusted and known business. When in doubt, ask to speak to the manager or a supervisor.
- Make sure that you shred old receipts, account statements, medical records, and other pertinent information. The Credit Union recommends a crosscutting paper shredder.

- Do not leave any of this kind of information lying around your house or in your car. Consider buying a small fireproof safe to store birth certificates, social security cards, account information, etc.
- Do not carry your social security card, birth certificate, or any other important documentation in your wallet or purse.
- If you receive e-mail that directs you to another website, make sure the website is valid. If you are not sure if the website is real, do not enter any personal information through the website, close the website and contact the company or financial institution to have them verify that it is their website.

Keep an eye on things!

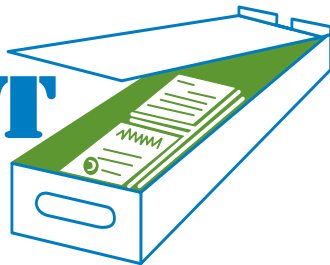
Always carefully review your account statements to make sure that there are no unauthorized charges. Also, it is a good idea to review your credit reports annually, from all three major credit bureaus.

Pay Yourself First With Payroll Deduction

Even if you have the best intentions, it's hard to save. Temptations to spend are everywhere: an ad on the radio and television, online, on billboards, even special offers on the back of your cereal box. So it's not surprising that many of us look into an empty wallet at the end of the month, with nothing left to tuck away into savings. There is a solution. And it's surprisingly easy: Pay yourself first with payroll deduction.

Instead of hoping there will be something left over at the end of the month to save, take it off the top. Even if it hurts at first, before long you won't notice. That's because what you don't see, you don't miss. Before you know it, you'll be well on your way to building a safety net for emergencies or stashing cash for your vacation. It's easy to sign up. Call the credit union and we'll explain how.

SAFE DEPOSIT BOXES



Available at your Credit Union!

Just as the best time to buy an umbrella is before it starts to rain, the best time to make sure your important documents are out of harm's way is before a flood or fire. Sleep better knowing that items that are difficult or impossible to replace are secure in your safe deposit box at the credit union.

Your credit union has a variety of safe deposit boxes in different sizes to fit every need. Prices are very reasonable, and you have full access to your possessions any time during business hours. Rent a safe deposit box today at your credit union. It's low-cost peace of mind.

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

Stop in today and see one of our member service representatives or call 513-381-8600. There is a \$15.00 key deposit.

Payday Lenders Convenient But Costly

If you have ever been caught a little short on cash, you may have considered stopping by your friendly neighborhood cash store. These "payday loan" places seem ideal for picking up a quick \$100. Unfortunately, you may end up paying a high price for the convenience.

These short-term loans are easy to get. Typically, you receive cash by writing out a personal check to the payday lender, who holds it until next payday. When that day arrives, you must pay back the loan and the finance charge in a lump sum. But borrowers, unable to repay the borrowed amount, opt to renew their loans, again and again, and in doing so, incur enormous fees.

As a credit union member, you have better options. For help in meeting your cash-flow needs come to the credit union. We'll show you how a cash advance on your credit card or a signature loan might be far less expensive than dropping in on a payday lender.

Best Wishes Graduates!



PFCU wants to congratulate all graduates of 2010. 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.

Property Tax!!! It's That Time Again???

Are you ready for your property tax bill? If you're short on money when your property taxes are due - call PFCU we may be able to help with a low interest loan



See **YOUR** Postal Family Credit Union for a Vacation Loan

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 | easywheels

www.cueasywheels.com

Will you save by refinancing your mortgage?

Deciding whether to refinance a mortgage is all about the numbers. Whether you're seeking a lower monthly payment or looking to shorten the length of a mortgage, refinancing makes sense when you can reduce the costs of the loan.



For a free mortgage analysis, take a moment and complete the following:

Name _____

Phone Number _____

Present First Mortgage Balance.. \$ _____

Second Mortgage Balance..... \$ _____

Present Home Value \$ _____

Just fax the information to us at
513-762-1694 – Attention: Dave Gschwind

Or Call the Credit Union Mortgage Network at
513-762-1692 – Ask about FHA Financing



Credit Union 

MORTGAGE NETWORK™

Your **Postal Family Credit Union**
Mortgage Partner

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 5, 2010
Labor Day, September 6, 2010
Columbus Day, October 11, 2010
Veterans Day, November 11, 2010
Thanksgiving, November 25, 2010

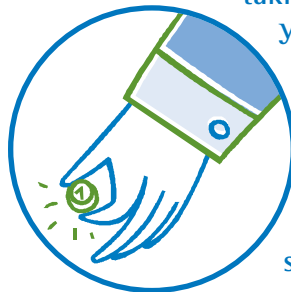


**Accounts
Are Insured
Up To
\$250,000**

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.

Can You Spare Some Change?

The Cincinnati office of PFCU has again adopted a class at Oyler Elementary School for Christmas. We are now taking donations at our office. When you visit the office just watch for the jars that have "Can you spare some change" written on them. We are also selling all types of small teddy bears; profit will go into our Christmas Fund. We are hoping to again make this an extra special Christmas for the children.



Last year we had great participation from our members. We hope we can expect the same this year, without your help we could not make it happen. Watch future newsletters for additional details.

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
 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."