



## Check Cards: Quick And Convenient

It's fast, it's easy and it's a great way to keep control of your spending. Use your credit union's MasterCard ATM/Check card to electronically access money from your share draft account. Because you can't spend what you don't have, you won't be tempted to run up a balance. It's a way to discipline your spending without the safety hazard of carrying cash or the inconvenience of writing a check. In addition, many stores that don't accept checks out of fear of losses do accept debit cards. And here's more good news; you can use it at thousands of merchants worldwide.

If you would like to take advantage of our MasterCard ATM/Check card convenience, come by the credit union and fill out an application and open a Share Draft Account. It is a fast, easy and a more convenient way to handle your financial affairs.

## Scholarships Available for Credit Union Members

PFCU has two \$1,000 scholarships available for qualified applicants. Call the credit union to have an application sent to your home or go on-line at [URmyCU.com/scholarship](http://URmyCU.com/scholarship) for complete details and an application. The application contains all the requirements, but you must be a member in good standing of PFCU and the completed application must be returned to the credit union on or before March 11, 2010.



Choose *Easy*.

Turbo Tax is now on our website at [www.URmyCU.com](http://www.URmyCU.com) for the 2009 tax season. You will be able to prepare and file your Federal and State tax on-line for a small fee.

## How to Deter Identity Theft

The number of Americans trapped by identity theft is on the rise, but victims are striking back more quickly and limiting how much is stolen.

Here are a few  
tips to help you  
guard against identity theft:



1. Always shred paperwork and financial documents with personal information instead of just tossing in the trash.
2. Don't carry your Social Security card in your wallet.
3. Don't write or have your social Security number printed on your check.
4. Provide your Social Security number only if absolutely necessary and request to use another identifier.
5. Don't provide personal or credit card information on the phone, over the Internet, and through the mail unless you know who you are dealing with.
6. Do not click on links sent in unsolicited e-mails or provide personal information in response to unsolicited e-mails.
7. Never use an obvious password, such as your mother's maiden name, your birth date, or the last four digits of your social Security number.
8. Always keep your personal information in a secure place at home.
9. Review account statements regularly to ensure all charges are correct.

If you feel you are a victim of identity theft, contact the Credit Union immediately and make them aware of the situation. It is important to notify credit card companies and financial institutions in writing. Send your letters by certified mail, return receipt requested, so you can document when and what the company received. Keep copies of your correspondence and enclosures.

# Personal Account Line Mobile (PALM)

Are you always on the go or don't have access to a computer? The Credit Union now offers **PALM** (Personal Account Line Mobile), an online account access portal. PALM enables you to view and access your Credit Union account information from a mobile handheld device, such as a cellular phone or PDA.

With PALM, you can view your account balances, make transfers, and even view the last 90 days of account transactions! PALM is safe, secure, user-friendly, and best of all, it is **FREE!** PALM works with BlackBerry®, iPhone®, Windows Pocket PC®, and almost any other web/internet enabled handheld.



POSTAL FAMILY CREDIT... 1XEV

POSTAL Family Credit Union, Inc. mobile

Accounts Transfer Logout

Regular Shares (\$000)		
(8/20/2008 - 9/19/2008)		
Last 30 Days	31-60 Days	61-90 Days
09/19/2008	(\$6.15)	\$37,559.70
TRANSFER WITHDRAWAL 000J009988 L067		
09/18/2008	(\$6.15)	\$37,565.85
TRANSFER WITHDRAWAL 000J009988 L067		
09/17/2008	(\$6.15)	\$37,572.00
TRANSFER WITHDRAWAL 000J009988 L067		
09/16/2008	(\$6.15)	\$37,578.15
TRANSFER WITHDRAWAL 000J009988 L067		
09/15/2008	(\$6.15)	\$37,584.30
TRANSFER WITHDRAWAL 000J009988 L067		
09/14/2008	(\$6.15)	\$37,590.45
TRANSFER WITHDRAWAL 000J009988 L067		
09/13/2008	(\$6.15)	\$37,596.60
TRANSFER WITHDRAWAL 000J009988 L067		
09/12/2008	(\$6.15)	\$37,602.75
TRANSFER WITHDRAWAL 000J009988 L067		

In order to use PALM, you must currently be enrolled in the WEB/PAL service (Online Banking).

## Enrolling is as easy as 1 2 3!

- 1) Navigate to [www.ourmycu.com](http://www.ourmycu.com) and click on "Go" and then click on "Learn More about WEB PAL II and How to Enroll".
- 2) Then click on "NOT ENROLLED? ENROLL TODAY" and fill out the form and then click "Submit Application".
- 3) You will receive a temporary password so you are able to access your account online.

**Existing WEB/PAL users can start using PALM, by navigating to: [mobile.ourmycu.com](http://mobile.ourmycu.com) from any handheld mobile device!**

## 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](http://www.cueasywheels.com)

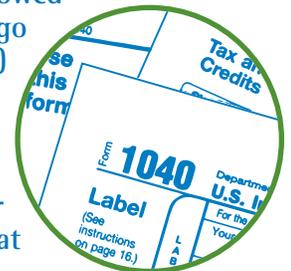
## 2009 Tax Refund

Have your 2009 tax refund sent directly to your share account or your checking account at Postal Family Credit Union via direct deposit... it's quicker, safer, and easier.

Why not take advantage of this convenient way to deposit your refund. Simply include our routing and transit number (242076669) on your tax form.

If you want the refund to go to your savings account use your account/member number followed by 00. If you want your refund to go to your checking (Draft Account) account use the number located on your checks.

If you have any questions about these numbers call one of our member service representatives at 513-381-8600.



Check out our  
Low Home  
Equity Rates

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.

# IRS Tax Credit Available... Get up to \$6,500 or \$8,000!!!

**CU Mortgage Network**  
Article by Dan Sagle

In November President Obama extended the first time home buyer tax credit through April 30th, 2010. If you are under contract by April 30th, 2010 and you are first time home buyer (have not owned or had interest in a property within the last 3 years) then you may receive a check for up to \$8000 in the mail shortly after you close on your home. This is a great incentive to look at a new home now.

**First-time home buyers** who bought after January 1, 2009 or are buying a home before April 1 2010 (with closing to take place before July 1 2010), are eligible to get up to **\$8,000** home buyer tax credit. For the purposes of claiming the tax credit, the purchase date is the date when closing occurs and the title to the property transfers to the home owner.

**Current Homeowners** looking for a replacement primary residence could also qualify for **\$6,500** (up to \$3,250 for a married individual filing separately) under the new "long-time resident" provision. You must have lived in the same principal residence for any five-consecutive year period during the eight-year period that ended on the date replacement home is purchased. This new provision also only applies to homes purchased after Nov. 6th 2009.

## Are rates going UP???

Very Likely!!! Higher rates are projected as the Federal Reserve quits buying mortgage debt. So lock in your low rate while you can.

According to some experts, we should figure on higher mortgage rates by spring 2010, with 30-year fixed loans in the neighborhood of 6%. Possibly higher if the recovery is stronger than expected and businesses start selling corporate bonds to fund capital investment projects.

**CU Mortgage Network** offers **FREE** applications and you can apply over the phone or online at [www.cumortgagenetwork.com](http://www.cumortgagenetwork.com).

If you have questions about home financing, whether you are in the market for a new home or looking to lower your current interest rate, please contact the consultants at **Credit Union Mortgage Network** by calling 513-762-1692 or visit website at: [www.cumortgagenetwork.com](http://www.cumortgagenetwork.com).

For questions or inquiries call:  
Dan Sagle (513) 762-1692  
Email: [dan.sagle@cumtg.org](mailto:dan.sagle@cumtg.org)



**CU 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](http://www.URmyCU.com)

### We will be closed...

Memorial Day, May 31, 2010  
Independence Day, July 5, 2010



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.**

### Dates to Remember...

Scholarship Deadline, March 11, 2010

Let us pay off your  
**HIGH INTEREST  
RATE CREDIT  
CARD BALANCES**  
with a Balance Transfer



## CREDIT CARD RATES

**MASTERCARD 10.9% APY**

**VISA GOLD 9.9% APY**

**VISA 10.9% APY**

**No Annual Fee**

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	Bal. Owed	Est. Value	Year	Make	Model	Bal. Owed	Interest Rate
Purchase Price							

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."