



Get Lucky with our auto loan special!



Purchase or refinance a car or truck with PFCU!
 And get rates as low as: **1.50%^{APR}**

Get a low interest rate when you buy a new or used car or truck or when you bring your vehicle loan back to PFCU! You can save money by receiving a lower interest rate and even reduce the length of your loan.

NEW CARS

1.50%^{APR} FOR 1 YEAR
 2.50%^{APR} FOR 2 YEARS
 3.50%^{APR} FOR 3 YEARS
 4.50%^{APR} FOR 4 YEARS
 5.50%^{APR} FOR 5 YEARS

USED CARS

2.50%^{APR} FOR 1 YEAR
 3.50%^{APR} FOR 2 YEARS
 4.50%^{APR} FOR 3 YEARS
 5.50%^{APR} FOR 4 YEARS

Hurry, this offer ends March 31, 2012.

Contact us to get your vehicle loan financed with PFCU.

1. Call or visit the Credit Union at (513) 381-8600.
 Cincinnati – 1243 W. 8th Street, Cincinnati, OH 45203
 Dayton – 803. E. 5th Street, Dayton, OH 45402
2. If you are calling after normal business hours, please contact our 24/7 Lending Center at (513) 381-8600 and press option 7.
3. Apply online at www.URmyCU.com and log into your account by clicking on “Go” under the WEB/PAL II area. Once you are logged in, click on “Loan Applications” to begin.

Be sure to remember to let all the members of your family and your fellow postal coworkers know about this promotion.

APR = Annual Percentage Rate. This promotion is valid until 03/31/2012. Sale excludes existing vehicle loans at Postal Family Credit Union. Not all members will qualify. Rates are subject to change without notice.

Around-the-Clock Access to Your Account!

Do you need to know your account balance? At PFCU you can access your account information 7 days a week, 24 hours a day. Members can get up-to-date account information such as, balances, recent transactions, and even make withdrawals.

PAL – Telephone Access – Free!

With PAL you can call our automated phone line to access your account. You can review transactions, make transfers, get current rates, and much more.

WEB/PAL – Online Banking – Free!

If you have access to the internet, you can use WEB/PAL II, our online banking website to review transactions, make transfers, withdrawal funds, pay your bills, and reorder checks just to name a few.

PALM – Mobile Phone Access – Free!

If you're on the go and need to get instant account information, use PALM, our online banking site for mobile phones. You can quickly get account balances and review transactions from any internet-enabled device.

All of the above services are FREE for PFCU members. These services are safe, secure and password-protected. If you would like to get signed up for PAL telephone banking, call the Credit Union today at (513) 381-8600. To access WEB/PAL or PALM, visit our website at www.URmyCU.com and click on the “Go” button near the WEB/PAL II area, then click on “Learn More about WEB/PAL II and How To Enroll” and finally click on “NOT ENROLLED? ENROLL TODAY” to begin the enrollment process.

It's that time of year again! TurboTax Online for PFCU Members

You can take advantage of TurboTax® online to prepare and file your 2011 tax return. You can file your federal return for free and receive your tax refund in as little as 8 days. TurboTax® will walk you step-by-step through your entire tax return. If you need help along the way, TurboTax® makes it easy to get the answers you need.

If you chose the Federal Free Edition there is an additional fee to electronically file your state return – please see the website for more details at www.URmyCU.com and click on the “TurboTax” link. Remember to have your tax return direct deposited into your account at PFCU.

More Convenient & Closer To You!

Shared Branching

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?

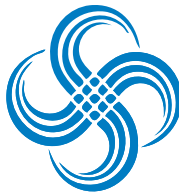
A. You can make deposits, withdrawals, transfers, loan payments, account inquiries, cash checks, and get statement printouts.

Q. 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.

Q. Are there fees for using Shared Branching?

A. Not at this time.

Surcharge-Free ATM Locations

PFCU members have over 33,000 surcharge-free ATM locations to choose from nationwide. You can visit any PNC Bank® or US Bank® ATM location for surcharge-free withdrawals. For members in the Greater Cincinnati area, visit a United Dairy Farmers™ store and get cash from a PNC Bank® ATM while you enjoy your ice cream too! Any ATM machine with the MoneyPass® or Alliance One® logo

(continued from previous column)

is also part of our surcharge-free ATM network.

ATM FAQs

Q. How can I find these surcharge-free ATM locations?

A. Visit our website at www.URmyCU.com and click on "No-Surcharge ATM's" to begin your search.

Q. How many free ATM withdrawals can I have per month?

A. You can have 6 free withdrawals per account from the ATM each month, thereafter the charge is 50¢ per withdrawal.

Q. What charges can I expect for balance inquiries, transfers, and/or mini-statements at an ATM?

A. You will be charged 50¢ for each of these transactions.

Q. How much money can I withdrawal per day at the ATM?

A. You can withdrawal up to \$200.00 per day.

Q. How many free cash back debit transactions can I have every month?

A. You can have unlimited cash back debit transactions every month.

To locate the nearest Shared Branching or surcharge-free ATM location, please visit our website at www.URmyCU.com.

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.

Dates to Remember...

PFCU Scholarship Application and Essay Deadline, March 8, 2012

US Tax Day, April 17, 2012

So many ways to access your PFCU account!



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) _____ Length of Repayment (Approximate) - Months _____
 Single Life Joint Life Disability None 12 18 24 36 48 60 Other (Specify) _____
 Purpose of Loan (MUST complete) _____ Payroll Deduction Coupons

LAST NAME FIRST MIDDLE INITIAL TELEPHONE DATE OF BIRTH
 STREET SOC. SEC. NO.
 CITY STATE ZIP OWN HOME RENT LIVE WITH PARENTS LENGTH OF RESIDENCE YRS. MOS.
 EMPLOYER POSITION SUPERVISOR
 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 Purchase Price Bal. Owed Est. Value Automobile Year Make Model Bal. Owed Interest Rate
 Automobile Year Make Model Bal. Owed Interest Rate

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."

SIGNATURE: _____

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 MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

