



1 year
1%

2 years
2%

3 years
3%

4 years
4%

5 years
5%

1-2-3-4-5 Lower Interest Rate Car Sale for purchase and refinancing

PFCU is having a special interest rate on cars and trucks financed at PFCU during the months of January, February and March. If you financed a vehicle somewhere else in the last few years... now is the time to come back to PFCU and get REFINANCED and save money. We have special rates as low as 1%*APR for 1 year. You can pick the term and matching rate up to 5 years. It is so easy all you need to do is call us and we will explain all the details and take your application over the phone.

Are you looking to PURCHASE a new or used vehicle? Well tell the dealer your credit union is financing this PURCHASE. Want to finance that car for 3 years? Your rate is 3%*APR. Call us and we can get your information over the phone and get you into the NEW or USED car at a Great RATE.

Do you need to borrow some money and your car is paid for, but you want to get a Great Interest Rate? Look no further, PFCU has the loan for you. If you just need the money for 2 years you can get a rate of 2%*APR.

*APR= Annual Percentage Rate. This sale is only valid until March 31, 2013. Sale excludes existing loans at Postal Family Credit Union and not all members may qualify and down payment requirements may vary based on member's credit worthiness and vehicle value.

Shared Branching Saves the Day

Here are three ways Shared Branching came to the rescue for three PFCU members and made EVERYBODY HAPPY.

A member has an account with PFCU with her daughter (a joint member) who lives 100 miles away. Mom wanted to send her daughter some money for Christmas. Mom called the credit union to set up a wire transfer which would have cost \$22.00. Mom found out there was a shared branch credit union within 2 blocks of her daughters work and her daughter would be able to get her Christmas present immediately. Her daughter went to the shared branch credit union. She took her drivers license, told them her name, her account number and that she was a member of POSTAL FAMILY CREDIT UNION. In a matter of minutes she had her Christmas Present. EVERYBODY WAS HAPPY.

It was 4:30 pm on a stormy Tuesday and a member called to find out how late we were open. She was told we closed at 5:00 pm on Tuesday and Toni our receptionist asked if she could help. The member had a deposit she had to get into her account and her dog decided to feast on her ATM debit card, her new one had not arrived. The member lived 45 minutes away on a sunny day so Toni quickly pulled up the PFCU website (urmycu.com) and clicked on Shared Branching. She then put in the members home address and found a shared branch credit union 1 mile away from the member's home. Toni gave the member the address and directions and EVERYBODY WAS HAPPY.

A member took a four day vacation to Missouri and found out 200 miles after leaving Cincinnati that he did not have his PFCU ATM Debit Card. He had about \$45.00 cash in his pocket and the trip was looking dismal. He called the credit union to notify them about his ATM Debit card as he was unsure if he lost it or left it at home. Lisa our Member Service Representative (MSR) asked if he had an internet phone, while she checked his debit card for transactions, and he replied "Yes". Lisa informed him there were no charges on his debit card since his last transaction and then proceeded to email him our website and the Shared Branching site. By the time he got the 2nd email he was at the closest shared branch credit union and next in line to be waited on. Lisa and PFCU Shared Branching saved his vacation and ... EVERYBODY WAS HAPPY.

REMEMBER WE DON'T JUST HAVE TWO OFFICES YOU CAN USE WE HAVE OVER 3500 OFFICES ALL OVER THE USA. SHARED BRANCHING IS HERE FOR YOU.

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Sales Event

Get great deals on select used vehicles for a limited time!



Great prices on more than 120 makes and models, including:



\$13,299¹

'12 Toyota Yaris Sedan 4Dr. • 30,000 - 36,000 miles



\$23,785¹

'12 Ram 1500 SLT Quad Cab 4WD • 22,000 - 28,000 miles



\$23,990¹

'12 Chrysler 300 Limited • 22,000 - 28,000 miles

March 1 – 31, 2013

THE PERFECT

WITH EVERY PURCHASE

USED CAR
PACKAGE[®]

- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.²
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.³
- FREE CARFAX[®] REPORTS.
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¹Prices valid 3/1/13 – 3/31/13 and do not include tax, title, tags, governmental fees, electronic filing charge any emissions testing charges, and any finance charges if applicable. Unless otherwise stated separately in the vehicle details, price does not include processing, administrative, closing or similar fees of \$199 or less. Used vehicles were previously part of Enterprise short term rental, lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short term rental, lease or other. ²Restrictions apply. For details, see an Enterprise Car Sales Manager. ³Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada.

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view inventory

Preview our great selection of quality used vehicles at [enterprisecarsales.com/spring](https://www.enterprisecarsales.com/spring)



Scholarship Program

PFCU is offering two \$1,000 scholarships to members of the credit union and you could be the member to win.

Don't forget application deadline requires a postmark no later than, Wednesday, March 13, 2013 for consideration.

All applications submitted in person must be received by the date above.

TurboTax
For The **Web**



File your 2012 tax returns online with TurboTax! Please visit our website at www.URmyCU.com and click on the "TurboTax" link to get started.

You will be able to prepare and file your Federal and State tax returns online for a small fee.

Become a Member of PFCU!



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 13, 2013

US Tax Day, April 15, 2013

Tax Time Again Tax Day is Monday, April 15, 2013

You must submit your 2012 tax forms electronically or have them postmarked by Monday, April 15, 2013. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.

1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the Credit Union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.
2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2011 return to help you remember what you claimed previously.
3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement. For complete details, contact your tax advisor.

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
 SOC. SEC. NO.
 STREET OWN HOME RENT LIVE WITH PARENTS LENGTH OF RESIDENCE YRS. MOS.
 CITY STATE ZIP NO. OF DEPENDENTS AGES OF DEPENDENTS
 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: _____

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.

