

Operating Hours subject to change without notice due to the COVID-19 Crisis.

Please visit our website at www.urmycu.org

for the latest developments at PFCU during this trying time.



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A publication for the members of

POSTAL Family
Credit Union, Inc.

www.URmyCU.org

"Welcome to the Family"



Your Money is Safe and Secure at PFCU, even During Challenging Times

Deposits at PFCU are safe and secure due to prudent management, strong regulation, and deposit insurance protection. We understand that people are facing a lot of uncertainties surrounding COVID-19 right now. Deposits, unlike cash, are insured with the full faith and credit of American Share Insurance and debit cards, credit cards, and electronic transfers will continue to work throughout this pandemic.

While the COVID-19 pandemic brings many uncertainties, your membership at PFCU shouldn't be one of them. Your deposits are safe and secure due to prudent management, strong regulation, and deposit insurance protection.

Your deposit is protected by American Share Insurance, with deposits insured up to at least \$250,000 per individual depositor. Credit union members have never lost a penny of insured savings at an insured credit union. Additional information on American Share's private share insurance at <https://www.americanshare.com>

Your accounts are not at risk and your debit cards, credit cards, and electronic transfers will continue to work throughout this pandemic. Large amounts of cash are not necessary and cannot be replaced if lost or stolen. PFCU is here to help during this difficult time. Please don't hesitate to reach out to us with any concerns or questions at 513.381.8600, 937.228.7691, or 800.265.4527 (Toll Free)

Moving? Keep Us Posted!

Springtime is the perfect time for moving. If you're planning a move, whether around the corner or across the country, it's important to let PFCU know. Keep us in the loop so that we can keep your information up-to-date and secure. We also want to ensure that you are receiving any and all of PFCU's correspondence, from monthly statements to newsletters to inserts and notices, in a timely manner.

Please alert us to any changes of the following:

1. Address
2. Phone numbers (landline, cell, and work)
3. E-mail address



For your protection, please submit any change of address requests directly to us in writing. For more information, questions, or to obtain the necessary forms, please call 513-381-8600 or visit any branch location. Wishes for a happy and stress-free move from your credit union!



Keep Up-To-Date: Visit Our Website

Shopping for a new car and looking for our latest loan rates? Got some cash to stash in a share certificate and wondering about rates and terms? Need to know when the office opens? Or how late it is open? Those answers and much more are just a few keystrokes and mouse clicks away when you visit the credit union online. And we're virtually always here for you. Check in anytime for news, announcements, and special promotions that can save you money or simplify your finances. Just log onto www.URmyCU.org to keep up-to-date on all of the many ways the credit union can help you reach your financial goals. Our website will keep you posted on all the benefits of belonging to the credit union, so drop by often.

AUTO LOANS AVAILABLE AT PFCU



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 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

Hours and Information



Mailing Address:

P.O. Box 14403
Cincinnati, OH 45250-0403

Hours:

Monday, Tuesday, Thursday, Friday: 9:00 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.

Cincinnati: 1243 West 8th Street, Cincinnati, OH 45203
Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726

Dayton: 1111 East Fifth Street, Dayton OH 45401
937-228-7691, Toll Free: 1-800-265-4527

DAYTON-PFCU COVID-19 CRISIS OPERATING HOURS

Monday, Wednesday, Friday 12:00 p.m. to 5:00 p.m.

Tuesday & Thursday 10:00 a.m. to 2:00 p.m.

Postal Pays 9:00 a.m. to 5:00 p.m.

1st Business day of the month 9:00 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

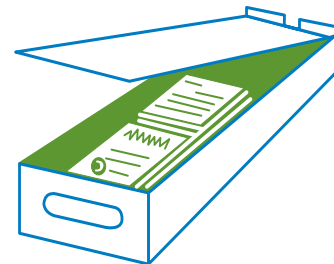


By member choice accounts are insured by ASI for up to \$250,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

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

We will be closed...

Memorial Day, Monday, May 25, 2020



Lighten Your Credit Burden with A Consolidation Loan

It's easy to be lulled into making the minimum payments on your credit cards. But take a closer look at your statement to see what you could actually end up paying and how long it will take you to settle the score if you do so - and that's without making any additional charges. If you have balances on multiple credit cards, that's a heavy burden to face. And beware of making a late payment, or it will cost you even more in penalties - a late payment fee and the interest rate may skyrocket.

A Consolidation Loan from Postal Family Credit Union can lighten the load. With a credit union Consolidation Loan, we can help you pay off those high interest credit cards. Plus, you'll only have one payment to make every month, a payment that you can put on autopilot so you won't mistakenly forget it. So don't wait a minute more, call on us today to ask about a Consolidation Loan.



Life Happens...Insurance is Important!

Postal Family Credit Union's Trusted Insurance Partner is TruStage Insurance Agency.

Andrew VanSickle, a regional Liberty Mutual agent licensed in Ohio, Kentucky and Indiana and a Downtown Cincinnati Resident is PFCU's recommended resource to have all your questions answered and to make sure you have the necessary coverages to protect you when "Life Happens". Give Andrew a call for a 100% free, no obligation conversation on how to protect you and your family when "Life Happens". Andrew can be reached at 513-364-7178.

Fee Free ATM's

You can always find the ATM's closest to you that are fee free by visiting the following links:

<https://www.allianceone.coop/a1atm/find>



<https://www.moneypass.com/atm-locator.html>



You may search by address, city, or zip. Great to use while traveling on vacation or business!

"Bring your loan HOME"



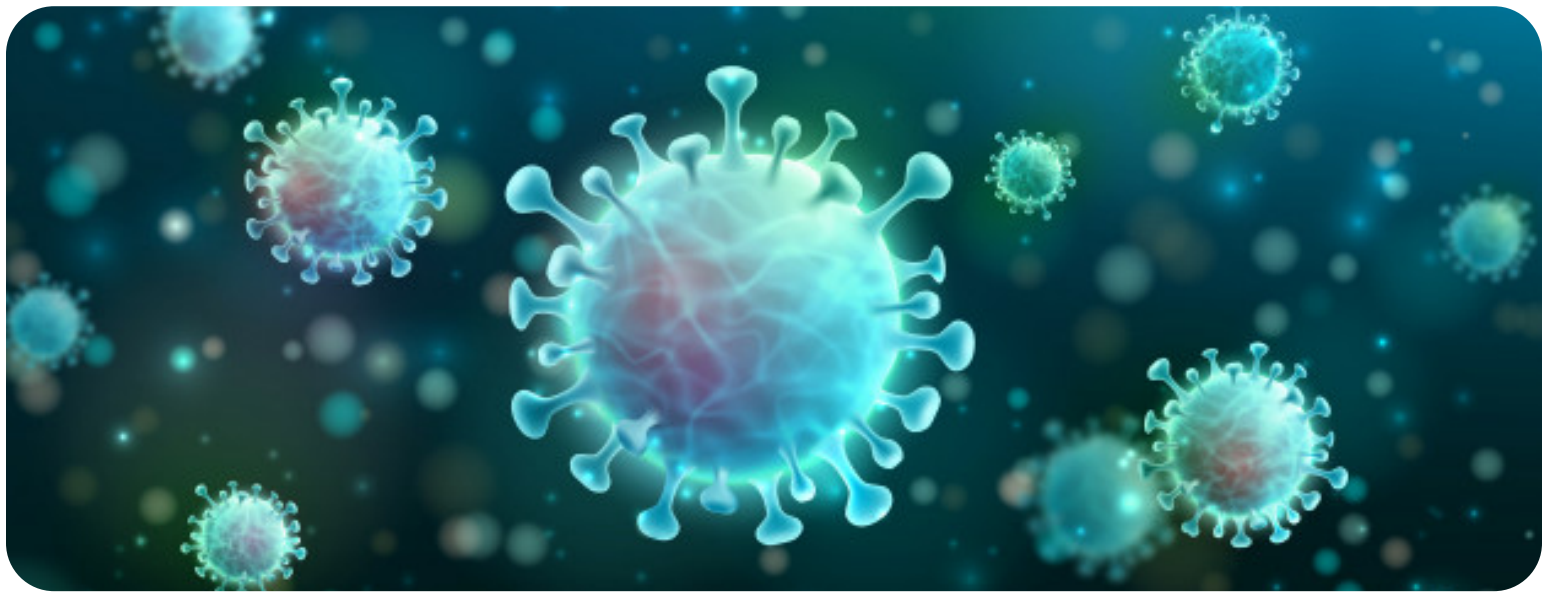
- ✓ **Receive a \$100 Gas Card! ***
- ✓ **Defer your payments for 90 days!**
- ✓ **We will match or beat your rate! ***

Transfer an existing loan or credit card balance from another institution and bring your loan home!

How can you say no?

Stop in or call 513.381.8600 Ext. #3

*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferment period regardless of balance. Member must be able to provide verification of existing rate. Existing PFCU loans are excluded. This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY



COVID-19 CRISIS

The Board and Staff of PFCU are monitoring the COVID-19 Crisis daily to adjust, as needed, as the situation changes. We are taking all precautionary steps to avoid potential disruptions of service to our members while keeping in mind the safety and well-being of our members and employees.

PFCU has instituted additional cleaning measures, social distancing, and working remotely when possible. We are sharing health and wellness/prevention tips from the Center for Disease Control with our employees. While it is impossible for anyone to predict the spread of COVID-19 and fully understand its impact, it does not change our focus of serving you.

We strongly recommend that you take advantage of the available PFCU resources for self-service banking and 24/7 account access through online banking at www.urmycu.org, or via the telephone on our Personal Account Line (P.A.L. 632-5693 (area codes – 513, 812, or 859) or 800-621-9722 (all other area codes). If you have not done so, this is a good time to set up direct deposit of your paychecks, recurring deposits, or automatic bill pay.

The nearest surcharge-free ATM's can be found here:

www.allianceone.coop/a1atm/find

www.moneypass.com/atm-locator

PFCU is also a member of the CO-OP Credit Union System, which means you can make deposits/withdrawals at thousands of other locations. These locations can be found here:

<https://www.co-opfs.org/Shared-Branches-ATMs>

If you are not enrolled in online banking and you need assistance signing up, please call a member service representative at 513.381.8600, 937.228.7691, or 800.265.4527(Toll Free).

PFCU is a strong and secure \$60 million-dollar credit union and we are extremely well capitalized. Founded in 1928, PFCU has seen its share of trying times, yet we remain STRONG. Additionally please remember your accounts are insured through ASI, American Share Insurance, up to \$250,000 per account.