



1

Paid cash for that new TV and now wish you didn't?



2

Put that new living room suite on credit cards and now it's over 50% of the credit limit?



3

Looking for a way to fix your problem?

It would be nice to have a crystal ball to predict your financial future, but we don't. In the last 6 months did you make a large furniture purchase, which would include appliances, TV, stereos and computers? If so, you may now wish that you could turn back the clock and have PFCU take care of your financing and not deplete your cash.

You may be looking at redecorating your home or apartment with new furniture or appliances and would like to check out the cost to borrow the money, instead of using your cash or reducing your credit card limit availability.

Here is the DEAL...

7% apr* on purchase loans now thru June 12, 2009 with terms up to 24 months. Purchase must have taken place between October 1, 2008 and June 12, 2009 in order to qualify for the great rate. All loans will require purchase documentation.

Just call 513-381-8600 or 937-228-7691 or stop in the Cincinnati or Dayton office or visit www.URmyCU.com, click on "ON LINE Account Access" and submit your application.

*annual percentage rate



Vehicle Loans

Available at your Credit Union

Car Shopping? See Your Credit Union First

Spring is in the air and the open road beckons. If you are headed toward the car dealer lot or scanning the vehicle classifieds in search of a spring fever cure make your first stop the Postal Family credit union. Whether you are buying a new vehicle – or just new to you – arranging your financing ahead of time at the credit union is the smart way to shop. So, when you first speak with a salesperson, never relate that you plan to finance the vehicle yourself. If you do, the dealership may quote a high sticker price to make up for its lost profit on the financing. But with your pre-approved loan from the credit union in your back pocket, you can concentrate on getting the right car at the right price.



MOTORCYCLE LOANS

Let the Credit Union help get you ready for your open road adventure

Time to Spruce Up Your Home?

Even with the ups and downs in the housing market, your home is still your castle. So don't neglect the turret or the moat! Ignoring problems like a leaky roof or a crumbling foundation won't make them go away. Keeping up with maintenance and repairs not only makes your space a nicer place but also helps protect your investment.

But if you are planning a major remodeling, remember that you rarely recoup the entire cost and that some improvements have a higher percentage payback than others. Upgrading the kitchen or the bathroom, for example, will return more on your investment than adding a sunroom or updating a home office. Factor in how long you plan to stay in your home.

For projects large or small, see your credit union for a loan. We may not be able to help you pick out the new color scheme, but we will help you figure out the financing that matches your style. Call or stop by Postal Family Credit Union Today.

2nd Mortgage Loans

As low as ****5.49% A.P.R.***

*Annual Percentage Rate – 7year fixed rate

**Based on member's Credit Score





Boating Starts at PFCU

Nothing says summer fun like “time for a boat ride.” But before you jump into the deep end, do your homework. Consider these questions:

1. What’s the primary purpose of the boat? Fishing or water skiing? Lakeshore touring or coastline cruising? These factors play a big role in what kind of boat and engine you’ll need.
2. What body of water will you use? You’ll need a bigger boat in the open sea than in an inland lake, for example.
3. Where will you store it?
4. Will you buy new or used?
5. How much can you afford? Don’t forget to figure in the cost of items such as registration fees, insurance, maintenance, and repairs.

To help make the right choice, talk to other boat owners, attend boat shows, and visit Web sites. Then when you are ready to buy, see Postal Family Credit Union first. We have a boat loan that will help your budget stay in shipshape.

PFCU Credit Cards

There are three things not to forget on your fishing or camping expedition this summer. One, carry a large folded yellow or orange trash bag with you. They make great ponchos in a sudden outburst. Two, put a whistle around your children’s neck in case they get separated from you. Three, carry one of our credit cards in case the fish aren’t biting. Say you don’t have one of our credit cards. Well why not apply today. Just stop by the Cincinnati or Dayton office, or call and we will mail you an application. We also have applications on our web site at www.URmyCU.com.

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 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.



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...
 Memorial Day, May 25, 2009
 Independence Day, July 3, 2009
 Labor Day, September 7, 2009
 Columbus Day, October 12, 2009



View Share Draft Images

Are you aware that you have the ability to see and print a picture of your share drafts that have cleared? This gives you a convenient way to keep track of your transactions. Just follow these instructions.

- Go to our web-site www.URmyCU.com, click on HOME BANKING-WEB PAL II, enter your account number, complete authentication information and password.
- Click on your share draft account. Cleared share drafts will appear in blue.
- Click on the share draft number you wish to view.

You will be ask to confirm your request, choose ACCEPT to view the share draft in question. You can also print a copy for your records.

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	
<input type="checkbox"/> LOAN Approved _____ / _____	
<input type="checkbox"/> 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	Unsecured Loan
<input type="checkbox"/> Savings Secured / Cert. Loan _____	<input type="checkbox"/> Signature Loan
<input type="checkbox"/> Auto, Boat, Motorcycle	<input type="checkbox"/> Comaker Loan
<input type="checkbox"/> Home Equity _____	<input type="checkbox"/> Joint Loan

Amount applied for _____	Type of insurance (Life, Disability) <input type="checkbox"/> Single Life <input type="checkbox"/> Joint Life <input type="checkbox"/> Disability <input type="checkbox"/> None	Length of Repayment (Approximate) - Months <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 <input type="checkbox"/> Other (Specify) _____
Purpose of Loan (MUST complete) _____		Payroll Deduction <input type="checkbox"/> Coupons <input type="checkbox"/>

LAST NAME	FIRST	MIDDLE INITIAL	TELEPHONE	DATE OF BIRTH
STREET			SOC. SEC. NO.	
CITY		STATE	ZIP	
EMPLOYER		POSITION	SUPERVISOR	
ADDRESS		LENGTH OF EMPLOYMENT YRS. MOS.	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	Automobile Year	Make	Model	Bal. Owed	Interest Rate
Purchase Price							
			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

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: _____