



Looking For Insurance???

PFCU Now Has Insurance FOR YOU!!!

What does American Modern Insurance Group, MetLife Auto & Home, Auto-Owners Insurance, The Hartford, Progressive, Travelers, Safeco Insurance (A Liberty Mutual Company) and Grange Insurance have in common...PFCU offers them to you as insurance options. Now when you get your new or used auto financed thru the credit union you can also shop car insurance at the same time. When you decide to bring your first or second mortgage loan to PFCU you will be able to check out your homeowners insurance rates without leaving the office. Do you need renter's insurance or life insurance? We offer a whole array of insurance products to make your life simpler. Call **513.763.1835** or visit www.urmycu.com to get more information or sign up for a policy change.



Dayton Office Moving

The Dayton office of Postal Family Credit Union is moving back into the Post Office located at 1111 East Fifth Street, Dayton Ohio. The Post Office is located on the same side of the street on the other side of the church. The credit union will be closed from June 10th thru June 14th.

The new office is located right inside the main Post Office and there is substantial parking with the credit union office just steps away. The office is open to all members, family members included.

We will have a special opening during the first week of July, so stop in and see our new location.

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.

**Spring
it On!** Used Auto
Sales Event

**Check out our
great trade-in offer!**



**Postal Family Credit Union Members:
Enterprise will appraise your vehicle
using Kelley Blue Book® Trade-In
Value and **ADD \$500!**¹**

OR, receive a \$500 Gift Card!²

Upon used vehicle purchase from Enterprise Car Sales.

May 1 - 31, 2013

Visit www.urmycu.com to get pre-approved by Postal Family Credit Union today! Then visit your local Enterprise Car Sales office to see a great selection of quality used vehicles.

Visit us at Enterprise Car Sales

Cincinnati555 E. Galbraith Rd.513 677-8000

Columbus4701 W. Broad St.....614 851-5500



car sales



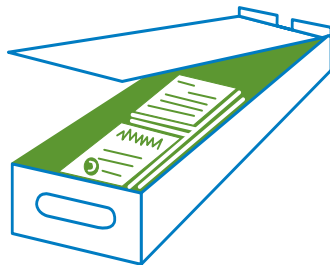
Haggle-free buying. Worry-free ownership.³

¹Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2013 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, NE, NM, OK, OR, SC, TX and VA. Offer valid 5/1/13 - 5/31/13. No cash advances. Cannot be combined with any other offers. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ²\$500 gift card will be issued within 30 business days from purchase and finance of vehicle. Offer valid only on Enterprise vehicles purchased 5/1/13 - 5/31/13 and financed through Postal Family Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases.

The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2013 Enterprise Car Sales. D05748 D1 03/13 JH

Preview our great selection of quality used vehicles at enterprisecarsales.com/cpecu

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

Family Membership



We know that having you for a member is a good thing for PFCU, but did you know that your relatives (everybody that is related to you) can belong to PFCU? Well, it's true and we would love to be able to serve "YOUR FAMILY". So if you know of someone who is dissatisfied with their present financial institution please let us know and we'll be glad to send them information about joining.

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.



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.**

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, Monday, May 27, 2013
Independence Day, Thursday, July 4, 2013

Rebuilding Your Credit History

1. Always pay your bills on time. Delinquent payments and collections have a negative impact on your credit score.
2. Keep balances low on your credit cards and other revolving credit. High balances lower your score.
3. Only apply for, and open, new credit accounts as needed. Opening a new account just to have a better credit mix won't increase your score.
4. Pay off your debt instead of moving it around. Owing the same amount, but having fewer open accounts, may lower your score.

Remember, you can't rebuild your credit score; you rebuild your credit history. Time is your ally in improving your credit. There is no "quick fix" for a bad credit score, so be aware of suspicious deals that offer you a fast and easy solution.

Take care of your SCORE
and it will take care of you

Be Credit Wise

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	
				SOC. SEC. NO.			
STREET				OWN HOME <input type="checkbox"/>	RENT <input type="checkbox"/>	LIVE WITH PARENTS <input type="checkbox"/>	LENGTH OF RESIDENCE YRS. _____
CITY		STATE	ZIP	NO. OF DEPENDENTS		AGES OF DEPENDENTS	
EMPLOYER			POSITION			SUPERVISOR	
ADDRESS				LENGTH OF EMPLOYMENT YRS. _____		TELEPHONE _____	
				MOS. _____		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
Purchase Price							Interest Rate
				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 <input type="checkbox"/>	No <input type="checkbox"/>	If "Yes" For Whom?		To Whom?	
Are there any unsatisfied judgement against?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Amount \$ _____		If "Yes" To Whom Owed?	
HAVE YOU EVER FILED FOR BANKRUPTCY IN THE PAST 9 YEARS?				Yes <input type="checkbox"/>	No <input type="checkbox"/>	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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