



Enjoy Interest-Free Holiday Entertaining



The season of tinsel and trees is right around the corner. Prepare for the fun of having family and friends over with your Postal Family Credit Union member shopping program powered by PayCheck Direct®. Don't get left out in the cold – buy what you want and need, then make low, convenient payments over 12 months on thousands of name-brand products.

A new member benefit for Postal Family Credit Union Members!

BE IN CONTROL

Take control of the car buying process with a pre-approval from PFCU! Call Jeff today at (513) 381-8600 Ext. 13.



*Happy
 Thanksgiving*

Auto for Sale

2011 Chevrolet Impala LT 4 door



- 33,600 miles
- Automatic Transmission
- Power Windows
- Power Door locks
- AC
- Cruise Control
- Tilt Wheel
- CD Player
- Alloy wheels

This car is in great shape!

Priced below NADA at \$13,499

Please call Jeff Cain (381-8600 ext. #13) for further details.

Financing available subject to credit approval and normal underwriting guidelines.



Adopt A Class FOUNDATION

The Cincinnati office of PFCU has again adopted classes at Oylar Elementary School for Christmas. We are now taking donations at our office. When you visit the office, just watch for the jars that have "Can you spare some change" written on them. We are also selling all types of small teddy bears; profit will go into our Christmas Fund. We are hoping to again make this an extra special Christmas for the children. Last year we had great participation from our members. We hope we can expect the same this year, without your help we could not make it happen. Watch future newsletters for additional details.

Holiday Help Is Here

You've made your list. Checked it twice. Maybe even three times. But your list of holiday expenses is still too long. Here's help - a Holiday Loan from the credit union. A Holiday Loan may actually save you money. Instead of paying the high interest rates on your department store charge cards or other credit cards, you can shop with the cash from your low-rate credit union loan. Money management experts agree that people who pay with cash spend less than those who pay with a credit card.

So let's review that list again. Consider giving gifts to children, but have the grown-ups draw names or exchange "white elephant" gifts instead. Host a brunch instead of dinner to save on entertainment expenses. Check out the "do-it-yourself" boards on Pinterest for decorating ideas that cost less. Then call on the credit union to apply for a Holiday Loan. With our low interest rates, you're likely to spend less - making it one of the best holiday seasons ever.

Make it one of the best holiday seasons ever

HOLIDAY LOANS

Get On The Road With A Low-Rate Vehicle Loan

Has your trusty vehicle turned into a rusty vehicle? Worried your car won't make it through another winter? The best time to buy a vehicle is when you need it, but if dealers have 2015 models remaining on the lot at year end, you can probably score yourself a deal. Here are three additional tips to drive a bargain:

1. Get pre-approved at the credit union. With a pre-approved loan from the credit union, you can focus on getting the vehicle that best suits your needs. Sure, dealers may have special offers, but these are often restricted to certain makes and models - which may or may not be what works for you.
2. Be flexible. Sales people can quickly spot buyers who have fallen in love with a particular model. Keep your mind and your options open; you'll pay less for your ride.
3. Do your homework. Spend some time on the Web researching models and prices at edmunds.com and kbb.com (Kelley Blue Book). Check automotive magazines and Consumer Reports. The more you know, the more confident you can be you are making the right decision.

Our loan rates are still great; contact the credit union today.

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, Tuesday and Thursday: 8:00 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.
Friday: 7:30 a.m. to 6:00 p.m.

Dayton: 1111 East Fifth Street, Dayton OH 45401

937-228-7691, Toll Free: 1-800-265-4527

Closed 11:00 a.m. to 11:30 a.m. for Lunch

Monday, Tuesday, Thursday: 9:00 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

We will be closed...

Veterans Day, November 11, 2015
Thanksgiving, November 26, 2015
Christmas Eve Day, December 24, 2015 (Closing at 1 pm)
Christmas Day, December 25, 2015
New Year's Eve Day, December 31, 2015 (Closing at 2 pm)
New Year's Day, January 1, 2016



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.

The logo for Postal Family Credit Union, Inc. is displayed at the top of the advertisement, featuring the text "POSTALFamily Credit Union, Inc." with a stylized leaf icon.

Exclusive member only pricing on new Buick, GMC, Ford, & Mitsubishi Vehicles.

We have partnered with POSTALFamily Credit Union to offer you Exclusive member only pricing on New Buick, GMC, Ford, Mitsubishi and pre-owned Vehicles. POSTALFamily Members can save \$1,000's!

Vehicle Program Contact:
Joel Chandler/Tim Bowden
513-633-5242

Contact your Loan officer at:
513-381-8600
www.urmycu.org

A large black GMC SUV is shown in the center of the advertisement.A row of four smaller vehicles (a red car, a white car, a silver truck, and a dark SUV) is shown at the bottom of the advertisement.