



PFCU has given over \$17,000 in scholarships to members wanting to further their education. PFCU is offering two \$1000 scholarships to members of the credit union and you could be the member to win.

There are three ways to apply:

- Stop in the credit union office and pick up an application.
- Call the credit union at 513-381-8600 and have an application sent to your home.
- Log on to www.URmyCU.com/scholarship and look in the promotions box for the scholarship promotion and download your application.

Complete the application and write a 500-750 word essay on “Do you believe that the internet’s social networking venues such as Facebook and twitter are acceptable modes of communication and socialization? In your opinion, do they improve or diminish one’s ability to fully and properly communicate and socialize? Explain your reasoning.”

The deadline for returning your application is March 11, 2010. All the requirements will be included in your application. We would love to see more members applying for the scholarship.

Eighth Street Viaduct Re-Opens

Thursday, October 22 the Eighth Street Viaduct re-opened. A ban on trucks weighing more than twenty tons will remain in place until detail work is completed next spring.

Look for the Lock...and ‘s’

When a web page asks you for sensitive information, you need to be able to identify if the page is secure or not. The ability to recognize a secure web connection is extremely important as online fraud cases continue to increase.

There are two general indications of a secured web page:

Check the web page URL

Usually, when browsing the web, the URLs (web page addresses) begin with the letters “*http*”, a secure connection should begin with “*https*”.



Check for the “Lock” icon

A standard among web browsers is to display a “lock” icon somewhere in the window of the browser.



Click (or double-click) on the lock icon to see details of the site’s security. This is important to know because some fraudulent web sites are built with a bar at the bottom of the web page to imitate the lock icon of your browser! So test the functionality built into this lock icon. It is very important to **KNOW YOUR BROWSER!** Check your browser’s help file or contact the makers of your browser software if you are unsure how to use this functionality.

Other Indicators of a Secured Web Page

Many SSL Certificate vendors (*VeriSign, GeoTrust, SSL.com*, etc.) also provide a “*site seal*” to the owners of these web sites.

Online merchants want you to see these site seals. They want you to know they have made every effort to make their site a safe shopping experience. For that reason the site seal is usually located where you, the customer, can easily see it.

These site seals should not necessarily be trusted on their own, but should serve as a reminder to “investigate further”.



Use these Tips to Help Reduce ID Theft



- Shred unwanted documents that contain personal information.
- Shred mail containing personal financial information.
- Do not carry your Social Security card or your birth certificate.
- Watch your financial statements – make sure all charges are yours.
- Don't leave your ATM and Debit card receipts behind.
- Never reveal your bank account, credit card information, Social Security number, or mother's maiden name over the phone (unless dealing with a trusted business or organization).
- When creating passwords, don't use digits of your Social Security number, mother's maiden name, your birthday, or any part of your name.

Used Cars! Lemons Or Lemonade?

There was a time that buying a used car was said to be the same as buying someone else's troubles. But today, vehicles are much more reliable and your chances of finding a good, pre-owned one that fits both your budget and your transportation needs are greatly enhanced. When you buy a new vehicle, the minute you drive it off the lot, it loses thousands of dollars in value. When you buy used, someone else absorbed that depreciation. In addition, you have several research tools at your disposal to help you make a sound buying decision. Start with "Research a New or Used Car before you buy" on our www.URmyCU.com then try www.Edmunds.com and www.kbb.com (Kelly Blue Book) these sites will help you compare features and price. Dealers often offer pre-owned certification, extended warranties, and vehicle history reports on many of the used vehicles on their lots.

Before making you make an offer on a used car, either to a dealer or a private party, ask to see the service history. It also may be worth the money to have a trusted mechanic check over the vehicle to look for obvious problems. Then, see the credit union for financing, where you will find favorable terms to fit your budget.



Members Wanted

Do your family members a favor: invite them to join the credit union. They'll thank you for the chance to take advantage of the benefits of belonging. And when they join you'll have done yourself a good turn as well. Here's why: as a non-profit financial cooperative, we only exist to serve our valued member/owners. A broader base of members means we can continuously work to improve our products and services. We can be more efficient and pass those savings onto you. So do your part and pass the word. Let your family members in on one of the best ways to achieve financial security – membership in the credit union.

CONCIERGE CAR BUYING SERVICE

It's as Easy 1-2-3! (Find, Drive and Purchase)

Call 513.523.6343 or toll free 800.286.0276

CU | easywheels

www.cueasywheels.com

Can You Spare Some Change?

The Cincinnati office of PFCU has again adopted a class at Oyler Elementary School for Christmas. We are now taking donations at our office. When you visit the office just watch for the jars that has "Can you spare some change" written on them. We are also selling all types of small 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.

Can I Save Money by Refinancing My Mortgage Loan?

CU Mortgage Network

Article by Dan Sagle

This is a very good question for all homeowners alike and the answer is not as easy as one would think. There are many reasons homeowners refinance. Some reasons would include reducing your interest rate, tap into the equity you may have built up in your home, or to pay off your mortgage more quickly by refinancing to a shorter term. These are all great reasons, but ultimately, **you want to save money!** If you're thinking about refinancing, here are some things you'll want to consider:

- How long do you plan to stay in your house? If you're thinking of selling your home in the next few years, the amount you save on refinancing may not cover the costs associated with refinancing.
- What is the interest rate of your current mortgage versus the current rate in the market place? If, for example, you see that rates have dropped a percent or two, you may want to seriously consider refinancing.
- Sounds like great interest rates are out there... What does it really cost? Rates are still at an all time low, however, find out the true cost of getting the lowest rate. It can sometimes get expensive to buy down interest rates with points, origination fees and other closing costs associated with obtaining a home loan. Compare programs and get options.
- What type of loan do you have? If you have an adjustable rate loan, you may want to refinance to switch to a fixed-interest loan.

These questions and many others can be answered easily with a simple phone call to **CU Mortgage Network**, your **Postal Family Credit Union** mortgage partner.

Let the professionals of the **Credit Union Mortgage Network** work with you to help answer your questions and pre-qualify you for a home loan whether you are refinancing, a first time home buyer or purchasing a 2nd home/investment property. You can call **(513) 762-1692** and talk with one of our professionals today.

CU Mortgage Network works in partnership with your **Postal Family Credit Union** so applying is easy by calling us direct at **(513) 762-1692** check our rates posted daily and even apply online at: www.cumortgagenetwork.com.

For questions or inquiries call:
Dan Sagle (513) 762-1692
Email: dan.sagle@cumtg.org



CU Mortgage Network

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 45401
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...

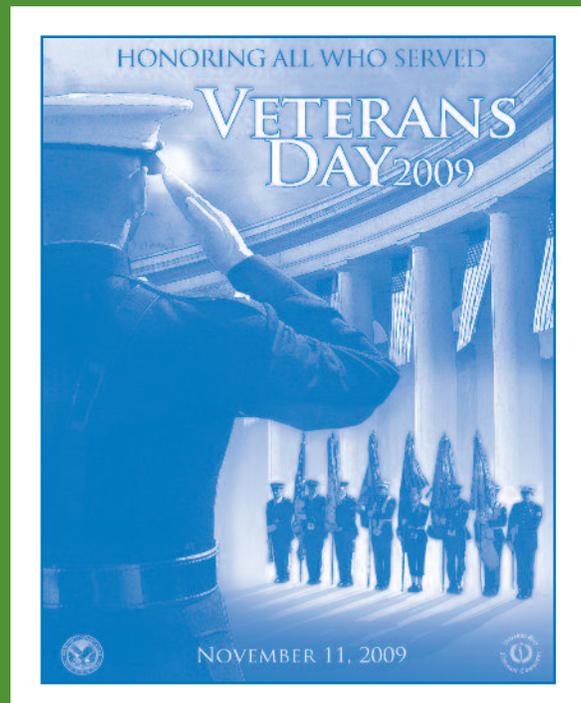
Veterans Day, November 11, 2009
Thanksgiving, November 26, 2009
Christmas Day, December 25, 2009
New Year's Day, January 1, 2010

Dates to Remember...

Annual Meeting, February 25, 2010



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 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 | | Automobile | | Bal. Owed | | Interest Rate | |
| Purchase Price | Bal. Owed | Est. Value | Year | Make | Model | Year | Rate |
| PREVIOUS ADDRESS | | 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 DEBTS | | | |
|-----------------|--------------|--------------|-----------|----------------------------------|--------------|--------------|-----------|
| 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: _____