



# WANTED

## Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2016. There are 3 board members up for re-election. Elected officials are volunteers and receive no compensation for their services.

You must meet the following requirements:

1. Must be a member in good standing and in sound financial condition.
2. Must be able to meet insurance bonding requirements.
3. Cannot be presently employed by PFCU, or a service provider.
4. Cannot be an immediate family member of a staff employee.
5. Must be willing to attend educational seminars and training as required.
6. Must be willing to donate sufficient time to required meetings.
7. Must be willing to sign application and "Statement of Consent".

Interested members should send a letter requesting an application to Nominating Committee, PFCU, P.O. Box 14403, Cincinnati, OH 45250-0403.

Letters requesting an application must be postmarked no later than November 6, 2015. We will send you an application that must be completed and returned no later than November 27, 2015.

## **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.

## PFCU is happy to announce the 2015 Scholarship Winners!

Meghan Baker is the winner of a \$1,000 scholarship and is attending Saint Mary's College in South Bend Indiana.

Courtney Marshall is also a \$1,000 scholarship winner! Courtney is a sophomore at Brigham Young University majoring in Food Science with a minor in Chemistry. Courtney plans on becoming a Physician's Assistant or a Food Chemist upon graduation.

We wish our young scholars continued success in their academic pursuits!



## 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.



OCTOBER IS  
BREAST CANCER  
AWARENESS MONTH



**OHIO CREDIT UNIONS  
SHARED BRANCHING  
MONTH OCT 2015**



## Postal Family Shared Branching Benefit!

Did you know we have more than 5,300 branches across the country that you can use just like your home branch? With Shared Branching, your credit union travels with you everywhere!

We belong to the CO-OP Shared Branching Network, which means you can use thousands of credit unions to deposit checks, withdraw cash, make loan payments, and make balance inquiries like you do here. And there is almost never a cost.

Shared Branches are convenient when you are driving around town, traveling for work or vacation, or even if you go off to school or move away. Using a Shared Branch is easy: You only need the name of your home credit union, your account number, and a photo I.D. to verify your identity.

Finding a credit union branch that participates in Shared Branching is also easy. The best way is to download the free CO-OP Shared Branching Locator app on your smartphone. It uses your GPS to find locations near you wherever you are. You can also search for locations near specific addresses. Download the free app now at [www.SharedBranchingMonth.com](http://www.SharedBranchingMonth.com), or search for it on the iTunes or Google Play stores.

Shared Branching is unique to credit unions. You probably know that we are a not-for-profit cooperative credit union. You and the rest of our member/owners work together to save and borrow at fair rates. The credit union motto is “Not for profit, not for charity, but for service.” Credit unions work with each other in the same cooperative spirit to serve our members nationwide. The credit unions in the Shared Branching network agree to serve each others’ members, which helps everyone!

So while banks compete with each other to earn more profits, credit unions are working with each other to serve our members... you! In fact, we have more branches nationwide than all but two of the largest megabanks! And Shared Branching adds a new branch every day!

Download the free app now at [www.SharedBranchingMonth.com](http://www.SharedBranchingMonth.com), or search for it on the iTunes or Google Play stores.



## 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!**



# Exceptional Cars. Exceptional Prices. No Exceptions.

More than 6,000 quality used cars,  
trucks, vans and SUVs, all at great prices.

## August 1 – October 31, 2015

### Receive a 1% rate discount.<sup>1</sup> Or, get a \$500 gift card.<sup>2</sup>

Upon used vehicle purchase from Enterprise Car Sales.



**THE PERFECT  
WITH EVERY PURCHASE  
USED CAR  
PACKAGE®**

- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.\*
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.\*\*
- FREE CARFAX® REPORTS.
- 7-DAY REPURCHASE AGREEMENT\*\*\*

And, you'll never have to haggle about prices.

Visit [www.urmycu.org](http://www.urmycu.org) 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.

Preview our great selection of quality used vehicles or find the nearest Enterprise Car Sales location at [enterprisecarsales.com/pfcu](http://enterprisecarsales.com/pfcu)

Visit us at Enterprise Car Sales  
Cincinnati, 555 E. Galbraith Rd., 513 677-8000  
Columbus, 3200 Morse Rd., 614 418-7574

**POSTAL Family**  
Credit Union, Inc.

**enterprise car sales**  
Haggle-free buying. Worry-free ownership.

<sup>1</sup>APR-Annual Percentage Rate. 1% off current rate. Qualifying rate will vary based on credit worthiness and terms. Financing for qualified Postal Family Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 8/1/15 – 10/31/15. This offer cannot be combined with any other offer. <sup>2</sup>\$500 gift card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased 8/1/15 – 10/31/15 and financed through Postal Family Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. This offer cannot be combined with any other offer. Not valid on previous purchases. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. \*Limited Warranty begins on the vehicle purchase date and extends for 12 months or 12,000 miles, whichever comes first. Restrictions apply. For details, see an Enterprise Car Sales Manager. \*\*Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. \*\*\*For a period of seven days after the date of delivery or 1,000 miles beyond the odometer reading at delivery, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Car Sales Manager. The "e" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. F07440 EW SS 7/15 DB

## 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](http://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...

Columbus Day, October 12, 2015  
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



## 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 \$13,900

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

Financing available subject to credit approval and normal underwriting guidelines.

# YOUR BILLING RIGHTS

## KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

### Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us (on a separate sheet) at:

Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- Dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your share savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address.
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

### Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 513-381-8600 or write us at: Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403 as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (or 20 business days for foreign initiated transactions and all transfers resulting from point-of-sale debit card transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (or 90 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) for the amount you think is an error so that you will have the use of money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions), we may not re-credit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.