



*The Postal Family Credit Union  
Wishes You and Your Family a  
Merry Christmas and a  
Prosperous New Year*

## 85th Annual Meeting

The 2013 Annual Meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with annual meetings open to its valued member-owners: You! Give us your feedback and let us know how well the credit union is serving your financial needs. Enjoy refreshments and snacks and the chance to visit with other members too. The credit union exists only to serve you and your support is appreciated.

The meeting will be held on Thursday, February 28, 2013, at the main office at 1243 W. 8th Street in the lower level. The meeting will begin at 5:15 PM. We look forward to seeing you at the annual meeting.

**Check out our Web Site**  
**urmycu.com**  
**for the December Enterprise Special**



# No Surcharge ATM Networks

PFCU has three ***no-surcharge networks*** for members to use to get cash and save money because they will NOT surcharge you. We have explored Money Pass and PNC, so this month we want to introduce you to Alliance One.

Alliance One Nationwide has over 4860 ATM's in the network, which are owned by 926 financial institutions in 42 states.



When you need to find out where the nearest ATM is located, just type in:

***<http://allianceone.coop/allianceone>*** key in the address where you are located and presto you can find out where the nearest ATM is located. It is just as easy as that.

We hope all members take advantage of the fact that they should NEVER be paying a surcharge to get to their own money.

Hopefully you will remember how to save money thru ***ALL of the PFCU SURCHARGE ATM locations.*** Sometimes CASH can be just what you need.



# Skip A Car Payment Coming Soon

Watch your mailbox if you have a PFCU car loan, because your skip-a-payment letter was mailed November 30th. The processing fee for this service will be \$30.00 per loan.

If you have a car loan at another institution you may want to bring your loan to PFCU so you can take advantage of the January skip-a-payment program.



## Scholarship Program

PFCU has given over \$23,000 in scholarships to members wanting to further their education. PFCU is offering two \$1,000 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](http://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, **please discuss how the pursuit of higher education benefits society. What, if any, are the responsibilities that come with obtaining an undergraduate or graduate degree?**

Your application must be postmarked no later than, Wednesday, March 13, 2013 for consideration. All applications submitted in person must be received by the date above.

Log on to [urmycu.com/scholarship](http://urmycu.com/scholarship) to get both Scholarship Applications

## 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.

### 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)

### We will be closed...

Christmas Eve Day, December 24, 2012 (Closing at 1:00 p.m.)  
Christmas Day, December 25, 2012  
New Year's Day, January 1, 2013  
Martin Luther King Jr. Day, Monday, January 21, 2013



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.**



## Scholarship Application 2013 School Year

The Scholarship Committee of the Cincinnati Chapter of the Ohio Credit Union League (CCOCUL) invites you to apply for a scholarship. There will be at least nine scholarships awarded at \$1,000 each. To qualify, you must be at least a senior in a local high school and plan to enroll in post-high school studies, including vocational, professional and academic studies, which are not limited to colleges and universities. Applicants may also be anyone who is obtaining an Associates or Bachelor Degree.

**You yourself must be a primary member of an Ohio Credit Union in one of the Cincinnati Chapter area counties to be eligible. (Cincinnati Chapter Counties are: Hamilton, Clermont, Brown and Adams.)**

If you are chosen to receive a scholarship from this chapter, your application may be chosen to participate in the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which awards five \$3,000 scholarships in April 2013.

Please return your completed application to:  
**CCOCUL Scholarship Committee, C/O Karen Riel, Classic Federal Credit Union, P.O. Box 488, Amelia, OH 45102, post-marked no later than February 15, 2013.**

This form may be reproduced on a computer. Winners only will be notified by mail by March 22, 2013. Names of the winners may be published in the local newspaper after the awards dinner.

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)  
 Single Life  Joint Life  Disability  None  
 Purpose of Loan (MUST complete) \_\_\_\_\_ Length of Repayment (Approximate) - Months  
 12  18  24  36  48  60  Other (Specify) \_\_\_\_\_  
 Payroll Deduction  Coupons

LAST NAME FIRST MIDDLE INITIAL TELEPHONE DATE OF BIRTH  
 SOC. SEC. NO.  
 STREET OWN HOME  RENT  LIVE WITH PARENTS  LENGTH OF RESIDENCE YRS. MOS.  
 CITY STATE ZIP NO. OF DEPENDENTS AGES OF DEPENDENTS  
 EMPLOYER POSITION SUPERVISOR  
 ADDRESS LENGTH OF EMPLOYMENT YRS. 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  
 Purchase Price Bal. Owed Est. Value Automobile Year Make Model Bal. Owed Interest Rate  
 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 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 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: \_\_\_\_\_

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