



# THANKSGIVING USED AUTO SALES EVENT



Great prices on more than 120 makes and models, including:

Features:  
 Stability Control  
 AM/FM/CD/MP3  
 Side Air Bags  
 2nd Row Bucket Seats



**\$17,997<sup>1</sup>**

'12 Dodge Grand Caravan  
 Crew - or - SXT1  
 26,000 - 32,000 miles

Enterprise will appraise your  
 vehicle using Kelley Blue  
 Book® Trade-In Value and  
**ADD \$500!<sup>2</sup>**

**OR**

Receive a **\$250**  
 deposit to your  
 savings account!<sup>3</sup>

Upon used vehicle purchase from Enterprise Car Sales.

**November 1 - 30, 2012**

Visit [www.urmycu.com](http://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.

**Cincinnati**  
 555 E. Galbraith Rd.  
 513 677-8000  
**Columbus**  
 4701 W. Broad St.  
 866 851-5154



Haggle-free buying. Worry-free ownership.\*

\*Prices valid 11/1/12 - 11/30/12 and do not include tax, title, tags, processing fees of \$199 or less as required by state law, governmental fees, any emissions testing charges, and any finance charges if applicable. 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. <sup>2</sup>Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2012 Kelley Blue Book Co.'s website KBB.com. 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 Blue Book Trade-In Value. If a 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 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, KY, LA, NE, NM, OK, OR, SC, TX and VA. Offer valid from 11/1/12 - 11/30/12. Offer not valid on previous Enterprise purchases or with \$250 savings account deposit offer. <sup>3</sup>Postal Family Credit Union, Inc. will deposit \$250 to your Postal Family Credit Union, Inc. savings account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases or with Blue Book plus \$500 offer. Offer only good on Enterprise Car Sales vehicles. 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. Offer valid from 11/1/12 - 11/30/12. Cannot be combined with KBB plus additional trade-in value of \$500. 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. © 2012 Enterprise Car Sales. D01970 THNGKIV D110/12 DB

Preview our great selection of quality used vehicles at [cuauto deals.com](http://cuauto deals.com)

# No Surcharge ATM Networks

PFCU offers members three ATM networks to handle your cash needs and there is **NO SURCHARGE** to use them. Alliance One, Money Pass and PNC Bank are available to all members who carry a PFCU MasterCard Debit Card or PFCU ATM card. Over the next several months we are going to explore the advantages of each network.

This month we will feature the PNC ATM Network to delve into the great features it has to offer you. Currently, there are over 23,000 PNC ATM's nationwide.



PNC has lots of convenient, **NO SURCHARGE ATM locations** and they have become even more convenient for you to access your cash surcharge-free! If you shop at a UDF store and there is an ATM located inside just swipe your ATM/DEBIT card to get cash and you won't be paying a fee. PNC also has ATM's in lots of McDonald's stores and you can use your card there.

You can locate the closest ATM at [www.pnc.com/MapQuest/mqlocator/](http://www.pnc.com/MapQuest/mqlocator/) and you also get the free PNC locator apps available for iPhones and Droid devices at the same internet address.

Keep reading your newsletter to find out more about the NO SURCHARGE Networks available through PFCU.



# WANTED

## Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2013. There are 2 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 2, 2012. We will send you an application that must be completed and returned no later than November 29, 2012.

## Kindle Fire Winner

We would like to thank all the members that registered to win the Kindle Fire, by filling out our questionnaire or making a new or refinanced loan with PFCU. We do appreciate it when you think about the credit union when you are in need of money. Come in or contact us any time for a loan or credit card.

Elizabeth Thompson was the Kindle Fire winner, so if you know her be sure to congratulate her.

Elizabeth has been a member of PFCU for over 25 years.

## Skip A Car Payment Coming Soon

Watch your mailbox if you have a PFCU car loan, because your skip-a-payment letter should be mailed towards the end of November. 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.

## 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...

Veterans Day, observed November 12, 2012

Thanksgiving Day, November 22, 2012

Christmas Eve Day, December 24, 2012 (Closing at 1:00 p.m.)

Christmas Day, December 25, 2012

New Year's Day, January 1, 2013



EQUAL HOUSING  
OPPORTUNITY

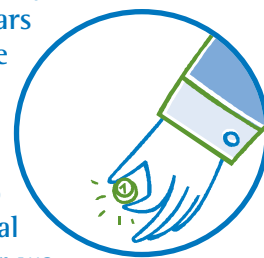


By member choice accounts are insured by ASI for up to \$250,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.  
**MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

## Adopt 2012 Program Class

*...Help us make a difference!*

The Cincinnati office of PFCU has again adopted classes 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 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.



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: \_\_\_\_\_

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.

