



## Great news for PFCU Credit Card holders

Great news for all PFCU members that are carrying a PFCU Visa, Mastercard or Visa Gold credit card... starting October 1st your credit card interest rate will be reduced on any unsecured credit card.



Yes, that means your future purchases that you leave on your card balance will be 1% less. You don't have to do anything to take advantage of the NEW credit card rate other than use your card.

Would you like to get your current balance reduced 1%? Here is what you need to do to make that happen:

- Make sure your credit card account is current.
- Use your credit card for purchases totaling at least \$500.00, between October 1st and December 31st, 2012
- Fax, mail or bring in copies of all your PFCU credit card receipts of purchases made from October 1st thru December 31st 2012 that total \$500 or more and...

- The interest rate on your existing PFCU credit card balance will be reduced to our NEW REDUCED RATE.

## WHAT... YOU DON'T HAVE A PFCU CREDIT CARD? Why not put an application in today. It is so easy:

- Pick up the phone and call us (513) 381-8600 or 937-228-7691
- We will send you out an application and you can return it postage paid.
- Stop in the main office or the Dayton branch to get an application. You can fill it out at the office or take it home and mail it back, postage paid.
- Call 513-381-8600 or 937-228-7691 after closing hours or on the weekend.
- Press "1" to reach our 24 hour lending center.
- [www.urmycu.com](http://www.urmycu.com) Click on WEB PAL II, account number and password, click on apply for a loan, click on credit card application and complete and send.

*it's easy to apply...*



*over the phone*



*through the mail*



*at a branch office*



*via the internet*



*24/7 lending center*

POSTAL Family  
Credit Union, Inc.

# ULTIMATE TAILGATE → USED AUTO SALES EVENT

Get great deals on  
select used vehicles  
for a limited time!



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



**\$14,297<sup>1</sup>**

2011 Chevy Impala 1LT, 4dr.  
36,000 - 42,000 miles

Enterprise will appraise your  
vehicle using Kelley Blue  
Book<sup>®</sup> 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.

## October 1 - 31, 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.

**Columbus**  
4701 W. Broad St.  
866 851-5154

POSTAL Family  
Credit Union, Inc.

car sales  
enterprise

Haggle-free buying. Worry-free ownership.<sup>4</sup>

<sup>1</sup>Prices valid 10/1/12 - 10/31/12 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. Offer valid in all states excluding CT, DE, MA, MD, NH, NJ, NY, PA (excluding Pittsburgh), VA and WV. <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 10/1/12 - 10/31/12. Offer not valid on previous Enterprise purchases or with \$250 savings account deposit offer. <sup>3</sup>Your credit union will deposit \$250 to your credit union 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 10/1/12 - 10/31/12. Cannot be combined with KBB plus additional trade-in value of \$500. The "e" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. Facebook is a registered trademark of Facebook, Inc. All other trademarks are the property of their respective owners. © 2012 Enterprise Car Sales. D01051 UT D1 09/12 DB

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

# 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.

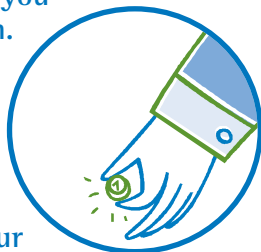
Letters requesting an application must be postmarked no later than November 2, 2012. We will send you an application that must be completed and returned no later than November 29, 2012.

## 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.



## 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...

Columbus Day, October 8, 2012

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



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.**

## CONCIERGE CAR BUYING SERVICE

### Call 513.490.9719

# CU | easywheels

[www.cueasywheels.com](http://www.cueasywheels.com)

It's as Easy as 1-2-3!

1 FIND

2 DRIVE

3 PURCHASE

# 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.