



# WANTED

## Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2020. 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.
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 1, 2019. We will send you an application that must be completed and returned no later than November 22, 2019.

## Fee Free ATM's

You can always find the ATM's closest to you that are fee free by visiting the following links:

<https://www.allianceone.coop/a1atm/find>

<https://www.moneypass.com/atm-locator.html>



You may search by address, city, or zip. Great to use while traveling on vacation or business!

## CAR RATE EXTRAVAGANZA!

FOR A LIMITED TIME ONLY

...New Car Loan Rates beginning at 2.99%\*

...Used Car Loan Rates beginning at 2.99%\*

**Buy a new car or a car new to you!**

Have a car loan somewhere else at a higher rate? Then "Bring your Loan Home" and start saving money each month with PFCU. Call Jeff or Melissa today at 513.381.8600 and press "3", we'll do all the work for you, our member!

\*Annual Percentage Rate, subject to credit approval.

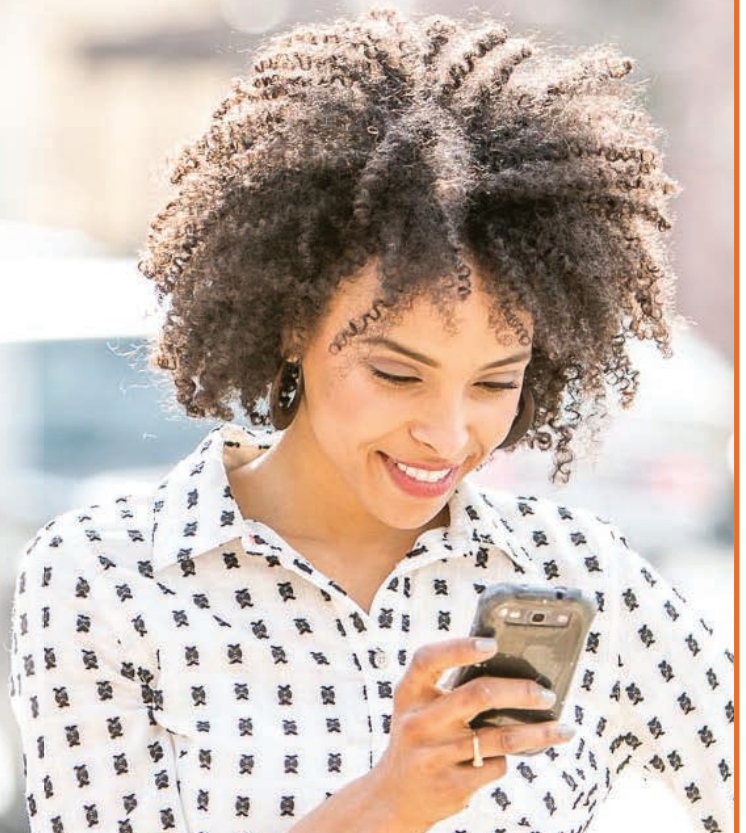
## Say Hello...

Postal Family Credit Union's Trusted Insurance Partner is TruStage Insurance Agency. Andrew VanSickle, a regional Liberty Mutual agent licensed in Ohio, Kentucky and Indiana and a Downtown Cincinnati Resident will be on hand in the Cincinnati lobby on payroll Friday's to answer all your insurance questions. Stop by and say hello to Andrew and begin saving money each month on all your insurance needs!





# KEEP AN EYE ON THE CARDS IN YOUR WALLET WITH THE PHONE IN YOUR POCKET.



With the CardValet<sup>®</sup> app, you can save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket. If you can't find your credit card, you can instantly lock the card to prevent fraudulent charges from being made. Don't worry; you can also instantly unlock the card when it turns up in the dryer or refrigerator. (No judgment.) With CardValet you can also set spending limits, get purchase alerts in real time and limit transactions to a certain area using your phone's GPS, all while having the ability to personalize your own security settings to suit your busy lifestyle. With convenience like that we may see less of you here in the branch, but we'll still be here if you need us. We'll miss you, so stop by once in a while even if it's just to say "hi."

## CardValet<sup>®</sup>

It's free, fast - easy to use

## Help Our Credit Union Family Grow

Did you know that you're part of our family? And, as credit union kinfolk, you can help our family grow.

By referring a friend or loved one to Postal Family Credit Union, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service and educational resources. At the same time, you are strengthening the entire credit union membership as well as the global credit union movement. Postal Family Credit Union is more than just a place to

## Become a Member of PFCU!



put your money, but rather a trusted partner who wants to help you reach your goals. Credit unions are organized to serve, are democratically controlled, and provide their members with a safe place to save and borrow at reasonable rates. Those of us in the credit union family have experienced this first-hand, so why not share it with others?

Pass along the benefits of membership to your inner circle by making them a part of Postal Family Credit Union. Help them join today - visit, call, or stop by any branch location.

## Hours and Information

### Mailing Address:

P.O. Box 14403  
Cincinnati, OH 45250-0403

### Hours:

Monday, Tuesday, Thursday, Friday: 9:00 a.m. to 5:00 p.m.

Wednesday: 10:00 a.m. to 5:00 p.m.



**Cincinnati:** 1243 West 8th Street, Cincinnati, OH 45203

Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726

**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**

### 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.org](http://www.urmycu.org)



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...

Labor Day, Monday, September 2, 2019

Columbus Day, Monday, October 14, 2019

Veteran's Day, Monday, November 11, 2019

Thanksgiving, Thursday, November 28, 2019

Christmas Day, December 25, 2019

New Year's Day, January 1, 2020



DREAMS

Thrive  
HERE

International  
Credit Union Day  
October 17,  
2019



**School is  
back in  
session...**

**Drive Carefully!**

# “Bring your loan HOME”



✓ **Receive a \$100 Gas Card! \***

✓ **Defer your payments for 90 days!**

✓ **We will match or beat your rate! \***

**Transfer an existing loan or credit card balance from another institution and bring your loan home!**

**How can you say no?**

**Stop in or call 513.381.8600 Ext. #3**

\*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.99% APR. Interest will accrue over the 90 day deferment period regardless of balance. Member must be able to provide verification of existing rate. Existing PFCU loans are excluded. This institution is not federally insured. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY

# PAYMENT SAVER

PAYMENT SAVER OFFERS PAYMENTS UP TO  
40% LOWER THAN CONVENTIONAL FINANCING

EXAMPLE: Vehicle with a loan amount  
of \$30,000, a loan term of 36 -months and a  
Guaranteed Future Value of \$16,500.

| Financing Option | Conventional Loan | Payment Saver Loan |
|------------------|-------------------|--------------------|
| Loan Amount      | \$30,000          | \$30,000           |
| Monthly Payments | \$869.13          | \$464.80*          |

\*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

You Save **\$404.33** Per Month!

WHY PAY FOR  
THE WHOLE CAR?

\$30,000 CAR



Guaranteed Future Value (GFV)  
**\$16,500**

Pay For What You Use!  
**\$13,500**

Pay for what you use, it just makes sense...