



Enterprise Is On Your Side

Enterprise has some great deals for PFCU members during the month of September. You can get an additional \$500 on your trade-in using Kelley Blue Book Trade-in value or you can get \$250 deposited to your savings account thru September 30th.*

PLUS

- No haggle pricing
- Vehicle certification
- 12/12 Limited Powertrain Warranty
- 12 Month Roadside Assistance
- FREE Carfax Report

*7 day repurchase agreement not valid with the above special



Postal Family Credit Union Members:

Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and **ADD \$500!**¹ **OR** Receive a **\$250** deposit to your savings account!²

Upon used vehicle purchase from Enterprise Car Sales.

Good thru September 30, 2012

Visit www.urmycu.com to get pre-approved by Postal Family Credit Union today!

Visit us at Enterprise Car Sales

Cincinnati 555 E. Galbraith Road ... 513 677-8000
Columbus 4701 W. Broad Street ... 614 851-5500



¹Trade-in values 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 your 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 for any event 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 Alaska, California, Kentucky, Louisiana, Nebraska, New Mexico, Oklahoma, Oregon, South Carolina, Texas and Virginia. Offer valid 9/1/12 - 9/30/12. Offer not valid on previous Enterprise purchases or with \$250 savings account deposit offer. *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. Cannot be combined with any other offer. The "n" 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. C07496 DI 06/12 AM

Preview our great selection of quality used vehicles at cuauto deals.com

Share Drafts at PFCU

We are changing share draft processors on September 1, 2012, but you should not experience much change. Your share drafts will be posted in the same efficient manner you are used to today. Starting September 4th you will be able to view your cleared share drafts on WEBPAL II (home banking).



Share Drafts processed and posted prior to September 4th will be available, but not through WEBPAL II.

Should you require a copy of a share draft paid prior to September 4, 2012 our member service rep's can help. Call PFCU at (513)-381-8600 or (937)-228-7691 or email us at Pal@urmycu.org. We will need the following information to process your request:

- Your Account Number
- Your name
- Your email address
- The draft number
- The date of the draft
- The amount of the draft

All you have to do is open the email we will send you and view it or print it in the privacy of your own home.



**Check out page 3
 to save Big Money!**

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 Money Pass Network to delve into the great features it has to offer you. Currently, there are over 23,000 Money Pass ATM's nationwide and they estimate that because of the NO SURCHARGE feature, cardholders have saved a total of \$100 million in ATM fees.



Locally, US Bank has the most Money Pass ATM's available, but there are plenty of credit union ATM's available too. You can locate the closest ATM at www.moneypass.com and you also get the free Money Pass locator apps available for iPhones and Droid devices at the same internet address. There is even a mobile locator at mobile.moneypass.com for use with all smartphones and mobile devices.

The Money Pass Network is known for having convenient, surcharge-free ATM locations and they have become even more convenient for you to access your cash surcharge-free! As of June 2012 all Walmart Money Center Express ATMs have access to the Money Pass network. The addition of the Walmart Money Center Express ATM's will allow you access to your account while shopping at your favorite Walmart store.

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



Have You Registered to Win the kindle fire?

If you made a new loan with PFCU during July, you are already registered to win and if you didn't, you still have two more months to get registered thru opening a new loan.

You can also be entered into the drawing if you complete the information quiz we sent out in the June Special newsletter. If you want to open a share draft checking account, sign up for PAL, WEBPAL, or a credit card you can complete the quiz and we will take care of your financial wishes.

The drawing will be held on October 1st, so get registered and FIRE up!

USE YOUR SUMMER GOLDEN TICKET TO SAVE MONEY AND REGISTER TO WIN THE KINDLE FIRE.

Let us help you save money by lowering the rate of your mortgage or scoring a better deal on a car loan. When you use your Summer Golden Ticket Coupon sent in the June 2012 Special Issue newsletter and have or open a checking account, you can get 1.00%^{APR*} off your next car or signature loan or 1/2%^{APR*} off a first or second mortgage loan at PFCU**. You might pay off your loan quicker and even lower your monthly payments. If you get a family member to join and borrow from PFCU you will get an additional 1/4%^{APR*} off your new loan and your family member is eligible to take advantage of the Summer Golden

Ticket Coupon also.

We make it easy to apply – through the mail, online, over the telephone, or in person at the Cincinnati or Dayton office! Remember this coupon is only good through the end of September, so apply today! All loans issued 7/1/12 – 9/28/12 will be automatically entered in a drawing for a chance to win a Kindle Fire!

Some restrictions apply. APR* = Annual Percentage Rate

**off your next mortgage loan that is financed for 7 years or less. (Balloon Loans)



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



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 8, 2012
Veterans Day, observed November 12, 2012
Thanksgiving, November 22, 2012

CONCIERGE CAR BUYING SERVICE
Call 513.490.9719

CU | easywheels

www.cueasywheels.com

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

1 FIND

2 DRIVE

3 PURCHASE

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

Length of Repayment (Approximate) - Months
 12 18 24 36 48 60 Other (Specify) _____

Purpose of Loan (MUST complete) _____ 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			Automobile				
Purchase Price	Bal. Owed	Est. Value	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 DEBITS			
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."