



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



Need To Wire Money?

From time to time you may need to wire funds to a family member or to another account at a different financial institution. If you wish to have a repetitive wire set up (a wire that goes to the same individual each time) you will need to use a wire PIN (Personal Identification Number) or you will need to personally come into our office(s) to sign the authorization forms. If you wish to set up a repetitive wire and receive your PIN you will need to come into our office(s).

If you need to wire money, remember to contact the credit union to get the proper wire instructions. Call us at 513-381-8600 or 937-228-7691.



Postal Family Credit Union Members:

Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and **ADD \$500!**¹

Receive a **\$250** deposit to your savings account!²

Upon used vehicle purchase from Enterprise Car Sales.

August 1 – 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

car sales
 enterprise
 Haggle-free buying. Worry-free ownership.³

POSTAL Family
 Credit Union, Inc.

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 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 Alaska, California, Kentucky, Louisiana, Nebraska, New Mexico, Oklahoma, Oregon, South Carolina, Texas and Virginia. Offer valid 7/1/12 – 7/31/12. Offer not valid on previous Enterprise purchases or with \$250 savings account deposit offer. ²Your 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. ³The "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. C017460 DI 06/12 AM

Preview our great selection of quality used vehicles at cautodeals.com

A Credit Union Loan is a Cure for “Back to School” Budget Blues

Back to School is just around the corner which means leaving the summer days behind and getting back to the swing of lessons and homework. For parents, it means paying for school supplies, new clothes, and other items. Funding the college bound typically involves not just tuition payments, but shopping for all the stuff to make the dorm room or first apartment more livable. If “Back to School” expenses are doing a number on your budget, look to the credit union to keep your finances humming along. Postal Family Credit Union can help with a low cost loan or a low interest credit card.

Apply for your loan in the comfort of your home at www.urmycu.com, you may also call us (we have live telephone loan service 24/7) or stop by the credit union. Call us at 513-381-8600 or 937-228-7691.

Junior High & High School Students

PFCU is offering junior and high school students the chance to double their money for every “A” received in their classes. Students can now make \$2.00 for every “A” they earn for their courses. In order to qualify for the double-bonus, students must take and pass our “Money Smart Teens” online course. Students that take the online course must receive 8 out of 10 correct answers in order to pass.

With the completion of this course students will gain a better understanding of personal finances, such as checking accounts, credit cards and financial goals. At Postal Family Credit Union we encourage our young members to be educated and aware to make the best financial decisions in their life.

To take the “Money Smart Teens” online course please complete the following steps:

1. Visit our website, www.urmycu.com
2. Mouse over the “Financial Education” link
3. Click on the “MoneyEd” link
4. Click on the “Start Now” link located in the Money Smart Teens area.
5. You will then review all of the course information and take the online exam.
6. Once you have completed the exam the Credit Union will be notified you have taken the exam.
7. Make sure to print off your online exam score page and submit with your report card.

It’s Report Card Bonus Time!

If there’s a student in your family who is a member of Postal Family Credit Union, (between Kindergarten age and 18) who has received a great report card from school, we have a special bonus in store for him or her.

We will reward our young members with a special bonus of \$1.00 for each “A” (up to a maximum of 10 subjects) he or she earns on his or her end of the year report card. It’s our way of letting your child know that we believe working hard in school is very important to his or her future success.



Here’s how to get your child’s Good Grades Bonus:

- The child must be the primary member of the account to qualify.
- Photocopy your child’s end of year report card (the report card that indicates the student is being promoted to the next grade).
- As a parent or guardian, sign the copy as your guarantee that the copy is a true and valid duplicate of the original with no alterations.
- Write the child’s member number on the report card copy.
- Mail or bring the copy to PFCU no later than August 31, 2012. Please do not send the child’s original report card to the credit union.

If your youngster is not yet a primary member of PFCU and you want them to participate in this incentive program this would be a good time to have them become a member. They will then be able to enjoy the many benefits of being a member of Postal Family Credit Union.



Trinity Debt Management

Are you in debt danger?

- Are you overwhelmed by the amount of debt you have?
- Are you making your payments but not seeing the balances go down?
- Are you being contacted by your creditors?
- Are your accounts beginning to fall behind?

If you're not in debt danger you probably know someone who is.

The answer might be free credit counseling from **Trinity Debt Management**. In addition to one-on-one with a certified counselor, and free educational materials, you may be able to be part of a program that will help you bring your accounts current, reduce interest rates and combine your debts into one manageable monthly payment. Credit counselors are trained to help identify budget and credit problems and provide solutions for managing credit card debt. Contact **Trinity Debt Management** for free budget and credit counseling and options for eliminating credit card debt: (800) 281-0939 or www.trinitycredit.org

Kings Island

Discounted Kings Island Tickets for PFCU Members

We are again offering discounted tickets to Kings Island to PFCU Members. Come out with the whole family and enjoy a day at the largest amusement and water park in the Midwest. Kings Island is home of the 5,282-foot, 80 mph Diamondback roller coaster and the longest wooden roller coaster in history, the Beast.

Discounted Kings Island tickets are now available at the Cincinnati and Dayton offices.

Single Day Tickets at the Gate
Adult \$53.99 - Jr/Sr \$32.99

Single Day Discounted PFCU Tickets
Adult \$34.99 - Jr/Sr \$30.99

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

Kings Island

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

We will be closed...

Labor Day, Monday, September 3, 2012

Columbus Day, October 8, 2012

Veterans Day, observed November 12, 2012

Thanksgiving, November 22, 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.

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
 STREET SOC. SEC. NO.
 CITY STATE ZIP OWN HOME RENT LIVE WITH PARENTS LENGTH OF RESIDENCE YRS. MOS.
 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 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."

SIGNATURE: _____

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