



Back To School Loan Lightens Load

Even if you don't outfit your children in the hottest athletic shoes or the latest designer fashions, getting them back to school-ready can be costly. Instead of running up your department store credit card balance, come to the credit union for a back to school loan. You'll save two ways:

First, check the interest rate on that department store card. You may be surprised to learn you're paying 22%, 23%, even 25% on your unpaid balances. A personal loan from the credit union will cost you less.

Second, with a credit union loan, you can set your budget and stick to cash. Consumer experts note people who pay cash almost always spend less than those who use a credit card.

Other money-saving tips:

- Inventory current wardrobes. Buy only what you need. Check with friends with children in a similar age group to see if you can trade gently worn, but out-grown clothing.
- Visit used clothing stores and garage or yard sales. You may find many items you need.
- Stores offer loss-leader items such as pencils or crayons as early as July - stock up on these basic items, even if you haven't received your school's supply list.

Apply for a loan in the comfort of your home at www.URmyCU.com, call or stop by the credit union.



Things you may not know about your Credit Union

1. Everybody you are related to can join PFCU
2. Home banking is free to all members 24/7
 - a) Allows transfers to other accounts
 - b) Set up future email reminders
 - c) Inventory all your bonds for safe keeping
 - d) View + print a copy of share drafts
 - e) Set up to have notices emailed to you
 - f) Order share drafts
 - g) Access your PFCU credit card account
 - h) Order a copy of your credit bureau
3. Share draft + direct deposit = 360 free checks yearly
4. Free bill payment up to 15 items per month
5. ATM + debit cards no ATM surcharge at all Alliance One, Money Pass and All ATMs located at: National City Bank Branches, US Bank Branches and PNC Bank Branches
6. Loan rates are cheaper if you transfer payments from your share/share draft
7. PAL allows account access 24/7 by phone
8. E statements are available to all members
9. ATM cards available for share withdrawals
10. Safe deposit boxes available
11. PFCU cashes bonds E/EE
12. Free notary service to all members
13. Special accounts for christmas, vacation, taxes
14. Open certificates for as low as \$25 per payday

Thanks for using all PFCU services!

Open your
Vacation Club
Account Today!





Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2010. There are currently 2 expiring terms to be filled. 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 6, 2009. We will send you an application that must be completed and returned no later than November 27, 2009.

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 promotion 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 28, 2009. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of the 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.

Are you in the market for a NEW or USED VEHICLE?

NEW VEHICLE LOAN RATES
as low as

5.24%**
APR*

*Annual Percentage Rate

**Rate Based on Member's Credit Score and automatic transfer of loan payment
Rates may change at any time



Get up to \$8,000 just buying a house? Hurry, time is ticking...

CU Mortgage Network
By Dan Sagle

You may qualify for a **one-time tax credit of up to \$8,000** if you are a first-time homebuyer (someone who has not owned any other main property within the last 3 years)... Now is the time to move fast however, the deadline for getting your tax credit is **December 1, 2009**. That means you have to close on your new home before that date and sometimes home loans can take up to 45 days to process.

This provision from the American Recovery and Reinvestment Act of 2009 is a great benefit to purchasing your own home right now. Keep in mind there are qualifying factors such as income limitations and occupancy. Just complete form 5405 www.irs.gov and file with your 2008 tax return or amended return or file with your 2009 taxes.

Do I have to repay this credit??? Not if you reside in your home for at least 36 months...This and many other frequently asked questions can be answered at www.irs.gov and CU Mortgage Network, your credit union partner can help.

The professionals at CU Mortgage Network will work with you to qualify you for financing on your purchase. NOW is the perfect time to get a deal on a new home while interest rates are at all time lows. Get pre-qualified today to have more negotiating power.

CU Mortgage Network can also refinance your current loan, lower your interest rate and save you money. Applying is easy by calling us direct at **(513) 762-1692** or apply online at www.cumortgagenetwork.com.

For questions or inquiries call:
Dan Sagle (513) 762-1692
Email: dan.sagle@cumtg.org



CU | easywheels

CONCIERGE CAR BUYING SERVICE
It's as Easy 1-2-3! (Find, Drive and Purchase)

Call 513.523.6343 or toll free 800.286.0276

Hours & Information



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.

Mailing Address:

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

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, September 7, 2009
Columbus Day, October 12, 2009
Veterans Day, November 11, 2009
Thanksgiving, November 26, 2009
Christmas Day, December 25, 2009
New Year's Day, January 1, 2010

Dates to Remember...

Annual Meeting, February 25, 2010



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.**

Can You Spare Some Change?



The Cincinnati office of PFCU has again adopted a class at Oylar Elementary School for Christmas. We are now taking donations at our office. When you visit the office just watch for the jars that has "Can you spare some change" written on them. We are also selling all types of small 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.

The articles and opinions in this publication are for general use only, and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult the appropriate individual such as your attorney, accountant, financial advisor or doctor with regard to your individual situation.