



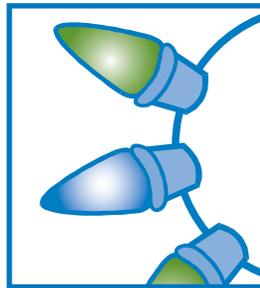
Wishing You a
Joyous Holiday Season
and a
New Year of
Peace and Happiness



Holiday Safety

According to statistics from the National Fire Protection Association (NFPA), the number of fires and fire deaths typically rises sharply during the holiday season. Fires during the holiday season injure 2,000 people every year, and cause over \$500 million in damages. Gatherings of family and friends can mean an increase in cooking activity, which is the leading cause of home fires. Add candles, holiday decorations, fireplaces and heating equipment to the mix and the potential for disaster is great.

There are many web sites that have Holiday Safety Tips and suggestions. Get on your favorite search engine and search "Holiday Safety Tips".



Also... DID YOU REMEMBER?



...to change the batteries in your smoke detectors it's suggested that you do this at the beginning and end of daylight savings time – that was last month.

E-Statements Available

You may receive your monthly/and or quarterly statements electronically and you can view your last three e-statements at no charge. It is mandatory that WEB PAL II contains your correct E-Mail address so you can receive your statement notification. To enroll, log on to www.URmyCU.com and follow these directions.

1. Click Online Account Access, WEB PAL II.
2. Enter your account number and password.
3. On the left side menu, under **Services** click on **Options**.
A new page titled Available Service. Click on "Service Enrollment".
4. The next page titled Available Service. Click on "E-statements".
5. E-statement options give you the available plan(s). Click **WEB PAL II E Statement Silver Plan** this will take you to E-Statement plan information. By enrolling in this Silver Plan you will be automatically removed from receiving paper statements. All E-statements enrollments must be done by the 26th of the month in order to receive an E-statement that month. If you enroll after the 26th of the month you can expect a paper statement for that month and an E-statement the following month.
6. Click on **Enroll in WEB PAL II Silver Plan**.
7. On this screen you will have to give us your e-mail address Primary and Secondary, then click on the **save button**.
8. This will take you to the E-Statement Disclosure Screen, read the disclosure as you scroll down to the bottom. Click on **accept disclosure**. You must accept disclosure to receive E-statements.
9. The next screen will tell you that your enrollment has been confirmed, and will give you an opportunity to view the last three statements.
10. Please note that the statements are in PDF format and requires Adobe acrobat, which can be downloaded from our web site by clicking on "Get Adobe Acrobat Reader".

Once this process is completed you are ready to view your statements on line or print them out. Also the monthly newsletter is available on line for those members that receive E-statements.

A Great Gift Idea

...Credit Union Membership!



Cincinnati Chapter Scholarships Available For Credit Union Members

The Cincinnati Chapter of Credit Unions will again reward scholarships to qualifying high school seniors and college students who belong to a credit union located in Hamilton, Clermont, Brown and Adams counties. You can pick up an application in your school counselor's office or call PFCU to have an application sent to your home. The application must be returned before the deadline of February 12, 2010.

Thank You!

For being
a Credit Union member



PFCU has given over \$17,000 in scholarships to members wanting to further their education. PFCU is offering two \$1000 scholarships to members of the credit union and you could be the member to win.

There are three ways to apply:

- Stop in the credit union office and pick up an application.
- Call the credit union at 513-381-8600 and have an application sent to your home.
- Log on to www.URmyCU.com/scholarship and look in the promotions box for the scholarship promotion and download your application.

Complete the application and write a 500-750 word essay on "Do you believe that the internet's social networking venues such as Facebook and twitter are acceptable modes of communication and socialization? In your opinion, do they improve or diminish one's ability to fully and properly communicate and socialize? Explain your reasoning."

The deadline for returning your application is March 11, 2010. All the requirements will be included in your application. We would love to see more members applying for the scholarship.

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.

\$8000 Tax Credit Extended

CU Mortgage Network

Article by Dan Sagle

Just as the sands of an hour glass were running out for first time home buyers to get up to \$8000 for buying a new home, the tax credit offered by the IRS has been extended.

President Obama signed into law legislation that EXTENDS and IMPROVES the Home Buyer Tax Credit that was due to expire December 1, 2009. That means you now have until April 30, 2010 to execute a purchase contract for your new home and close before May 1, 2010. A first time home buyer is defined as someone who has not owned or had interest in a principal residence within the last 3 years.

The new law also opens up the tax credit to **existing** homeowners looking for a new residence **up to \$6500**. To be eligible as an existing homeowner, you must have lived in the same principle residence for five consecutive years out of the last eight years. Both first time buyer and current home owner tax credits have income restrictions of up to \$125,000 for single filers and \$225,000 for joint filers. Those who earn more will be phased out up to \$145,000 and \$245,000 respectively.

Get an early start now. Before house hunting, get pre-qualified for a home loan today with your **Postal Family Credit Union's** home lending partner **Credit Union Mortgage Network**. There's no application fee and with very low interest rates, lots of great deals still on the market and incentives available, make sure you don't lose out!

Credit Union Mortgage Network will work with you to help answer your questions and may pre-qualify you for a home loan whether you are a first time home buyer, purchasing a 2nd home / investment property or refinancing your current loan to get a lower interest rate. **Call (513) 762-1692** to speak with one of our professionals.

CU Mortgage Network works in partnership with your **Postal Family Credit Union** so applying is easy by calling us direct at **(513) 762-1692** or apply online at: www.cumortgagenetwork.com. We offer personal service and in most cases can get you pre-approved the same day. Note: CU Mortgage Network is not a tax professional. We recommend consulting with a tax professional if you have specific questions regarding the IRS tax credit and completion of form 5405 available at www.irs.gov.

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



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 45401
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...

Christmas Day, December 25, 2009
New Year's Day, January 1, 2010
Martin Luther King Day, January 18, 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.**

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

CU | easy wheels

www.cueasywheels.com

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.

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	
EMPLOYER	POSITION		SUPERVISOR	
ADDRESS		LENGTH OF EMPLOYMENT YRS. MOS.	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		Est. Value		Automobile		Bal. Owed	Interest Rate
Purchase Price	Bal. Owed			Year	Make	Model	

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."