



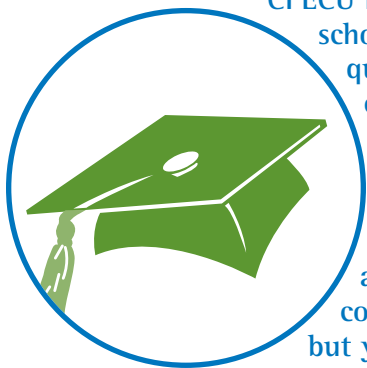
**ANNUAL MEETING, FEB. 26**

## 81st Annual Meeting

You are invited to attend the 81st Annual Meeting of the Postal Family Credit Union, Inc. The meeting will be held on Thursday, February 26, 2009, at 1243 W. 8th Street, credit union building, lower level. Meeting starts at 5:15 p.m.



## Scholarships Available for Credit Union Members



CPECU has two \$1,000 scholarships available for qualified applicants. Call the credit union to have an application sent to your home or go on line at [URmyCU.com/scholarship](http://URmyCU.com/scholarship) for complete details and an application. The application contains all the requirements, but you must be a member in good standing of CPECU and the completed application must be returned to the credit union on or before March 12, 2009.

## AlertMe™ CONSUMER CREDIT MONITORING SERVICE

### Protect Your Accounts With AlertMe™

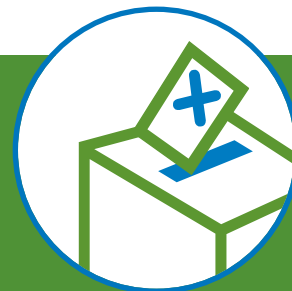
Alert Me™ is a credit monitoring tool that detects new account applications, address changes, delinquencies, and other activities that post to Experian® under your name. As a subscriber, you will receive email notifications when these changes take place, keeping you informed about your credit report activity and allowing you to take corrective action quickly if necessary.

For just \$4.25 a month, you'll know how your personal information is being used. When you subscribe to the AlertMe™ service, you'll receive:

- Daily Monitoring of you Experian® credit bureau file
- Email notifications when credit activities post
- Low monthly fee with automated billing
- Annual reminder to order your free credit report
- Identity theft insurance

AlertMe™ can help you minimize losses and maximize your peace of mind. To subscribe or learn more go to [URmyCU.com](http://URmyCU.com) and click on the AlertMe™ banner and follow the instructions to enroll for this protection.

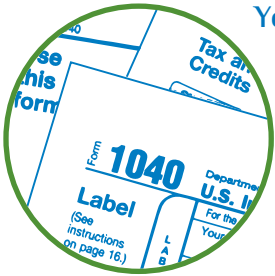
**Have you returned your ballot?**



**TurboTax**  
For The **Web**



Turbo Tax will be on our website [www.URmyCU.com](http://www.URmyCU.com) for the 2008 tax season.



You will be able to prepare and file your Federal and State tax on line for a small fee.

**Make the  
Credit Union a  
FAMILY AFFAIR!**

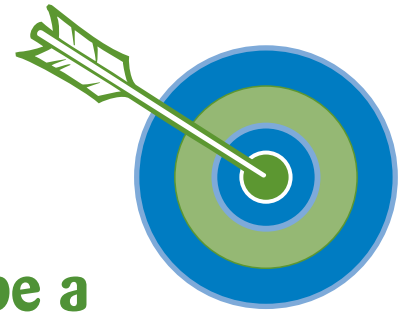


## Beware of Instant Refund Tax Loans

With tax filing season here, your credit union urges you to avoid tax preparers' "instant refund" feature. Fees for this service may seem "reasonable" at the time, but such refunds are actually loans that carry very high interest rates when you consider the tax preparer gets his money in a very short time – as little as two weeks in many instances.

A fee of \$50, for example, on a refund of \$500 that the tax preparer gets back in two weeks works out to an annual interest rate of 240%. Think about it. Would you borrow money from anyone for that rate – for money that is yours to begin with? Of course not! But millions of people every year pay these kinds of fees for a little convenience.

With electronic filing (used by most major tax preparers), wait times have been dramatically reduced for tax refunds. Take our advice. Wait the short amount of time it takes to get all your money back.



**Don't be a  
target to ID theft!**

**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



# Bill Overload? Consider A Consolidated Loan

It happens to everyone at some point. A lot of little loans get scattered all over the place. That "Zero down" loan promotion at the electronics superstore that you've been paying on for two years. The monthly bill for the crown at the dentist, that seems to never go away. The regional department store that went out of business a year ago, but you are still chipping away at the credit card bill.

Why not roll all those little bills into a consolidated loan at PFCU and pay all those nagging creditors? That way, you'll write just one payment a month and pay the bill off faster (and probably at much lower rate of interest) than continuing to chip away bit by bit with most of your payment going toward interest and service fees.

We've helped many credit union members over the years save hundreds and even thousands of dollars by consolidating little debts into one single loan. Let us help you do the same. Call or stop by your credit union today.

# E-Statements Equal Easy Account Access

Gain fast easy access to your account information with e-statements from your credit union. An e-statement is an electronic version of your paper statement that you access via your credit union's web site. The statement looks just like the one you currently receive, but are stored electronically. Once a month we'll send you an e-mail reminding you to check your statement, but you can check you accounts anytime you wish by visiting our web site and logging in with your user ID and password.

E-statements are perfectly safe, more so than a paper copy, because there less chance of it being lost or stolen. You are the only one who can see them, because your user ID and password are known only to you. If you still want a hard copy of your statement, no problem, just print a copy from your own computer.

So stop by your credit union today and sign up for e-statements. No more waiting. You'll enjoy safety, timeliness, and convenience.

## 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](http://www.URmyCU.com)

**We will be closed...**  
Presidents Day, February 16, 2009  
Memorial Day, May 25, 2009

**Dates to Remember...**  
Annual Meeting, February 26, 2009  
Scholarship Deadline, March 12, 2009



Accounts Are Insured Up To \$250,000  
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.**

## 2008 Tax Refund

Have your 2008 tax refund sent directly to your share account or your checking account at Postal Family Credit Union via direct deposit... it's quicker, safer and easier.

Why not take advantage of this convenient way to deposit your refund. Simply include our routing and transit number (242076669) on your tax form.

If you want the refund to go to your savings account use your account/member number followed by 0 0. If you want your refund to go to your checking (Draft Account) account use the number located on your checks.

If you have any questions about these numbers call one of our member service representatives at 513-381-8600.

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  
 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. 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			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 DEBTS**

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: \_\_\_\_\_