



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.



Who are your nominees?

Chris H. Averette

Chris is a Veteran of the U.S. Marine Corps. He held a non-partisan position in Dayton Ohio and served 15 years on the Board of Directors for the Dayton Postal Employees Credit Union, one year as Board Chairman. He recently retired as District Safety Manager of the U.S. Postal Service. He is married, with 5 children.

Debbie Harber

Debbie served 3 years on the Board of the Dayton Postal Credit Union. She is looking forward to retiring in April 2009. I would like to serve on the Board of Directors to ensure the members from the newly merged credit union are well represented. I am willing to drive to Cincinnati for board and committee meetings.

James Lambert

James is retired from the Postal Service. He has 10 years experience on the credit union Supervisory Audit Committee and has service 26 years on the Board of Directors and is currently the Vice Chairman of the Board of Directors. He has completed the Ohio Department of Education Credit Union Certificate Program.

Dennis Marschner

Dennis is retired from the Postal Service. He has been a Board member for 18 years. He had 23 years of financial experience in the Postal Service He has a BA from Thomas More College and a MBA from Northern Kentucky University. He has served on the supervisory audit committee and is now Secretary of the Board of Directors.

Mark Mercer

Mark has been employed by the U.S. Postal Service for 23 Years He has served the credit union on the Building and Delinquent Loan Committees the past year. He is a member of the Cincinnati Real Estate Investors Association and has attended small business development seminars at Northern Kentucky University. Mark has been a credit union member since 1969.

Richard P. Stewart

Board member of DPCU for over 13 years, he held many positions, been through several managers, buildings and reorganizations. He is 65 and currently works for H & R Block. He spent 28 years with the AF and 12 years as a merchandiser for Lowe's, Sears and others. He has his own business and has managed up to 25 rentals.

Ballot Instructions

Ballot must be mailed to:

Chairman, Nominating Committee
P.O. Box 14403
Cincinnati, OH 45250-0403

- Only vote for two of the candidates.
- Must put account number on the Ballot.
- * If you are an e-statement member you will not have a ballot envelope your personal envelope must have your return name and address on the envelope.
- Must sign the Ballot envelope.
- Ballots must be received by 5:00 p.m. February 23, 2009.



2009 OFFICIAL BALLOT

Postal Family Credit Union, Inc.

You are being asked to elect two of the following members to serve on the Board of Directors for a full three-year term. After filling in the ballot including your account number place it inside the Official Ballot Envelope, seal it and write your name on the back. Ballots must be Mailed to the Chairman, Nominating Committee, P.O. Box 14403., Cincinnati, OH 45250-0403. Ballots must be received by 5:00 p.m. February 23, 2009. (Ballots will not be available at the meeting)

ONLY ADULT MEMBERS OVER 18 YEARS OF AGE ARE ELIGIBLE TO VOTE.

NOMINEES

- Chris H. Averette
- Debbie Harber
- James Lambert
- Dennis Marschner
- Mark Mercer
- Richard P. Stewart

Your Credit Union Account Number: _____

*(Put in Official Ballot Envelope - seal and sign.)

Signature _____



PFCU has given over \$16,000 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:

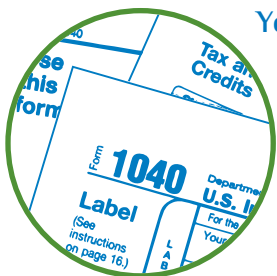
- Stop in the credit union office and pick up an application.
- Call the credit union at 513-381-8600 and have an application sent to your home.
- Log on to www.URmyCU.com/scholarship and look in the promotions box for the scholarship promotion and download your application.

Complete the application and write a 500-750 word essay on how to “Create a marketing plan to attract new members to the credit union. (From your age group). Include and discuss the communication tools you would use to effectively promote your plan.”

The deadline for returning your application is March 12, 2009. All the requirements will be included in your application. We would love to see more members applying for the scholarship.



Turbo Tax will be on our website 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.

National City ATMs

Due to the purchase of National City by PNC Bank effective February 1, 2009 we will no longer be able to offer the National City ATMs as no surcharge.

You will be able to use your ATM/Debit card in the Money Pass ATM Network, which includes all US Bank ATMs locally with no charge and more than 13,000 ATMs nationwide. You can get specific location by going to URmyCU.com.



Cincinnati Postal Employees Credit Union, Inc.

2008 BOARD OF DIRECTORS

- Tom Crowley..... Chairman
- James Lambert..... Vice-Chairman
- Dennis Marschner Secretary
- James C. Burns Treasurer
- Richard Joesting
- James Thomas McGregor
- Bill Nolan

CREDIT COMMITTEE

- Tom Crowley..... Chairman
- Ann Martin
- Sandra Halm
- Karen Bepler

Thank You!

We want to offer a sincere thanks to everyone that helped with our “Can You Spare Some Change Project”, a Christmas project to benefit the Oyler School, in Price Hill. Thanks to your generous donations we were able to purchase Christmas gifts and pizza for over 60 children this year. The gifts were delivered on December 18, 2008 by the Board of Directors and Staff of the credit union. Click on www.URmyCU.com to view pictures of the Oyler School Christmas Party.

Important New Year Changes

This is the first copy of our new newsletter "The Mailbox". We hope you enjoy the articles written just for you, our members.

Our website has been redesigned and we have a new web address URmyCU.com. Check it out and let us know what you think.

Our letterheads, envelopes and Brochures are being redesigned to reflect our new name Postal Family Credit Union.

Due to the purchase of National City by PNC Bank effective February 1, 2009 we will no longer be able to offer the National City ATMs as no surcharge.

The Dayton office will have new office hours on Wednesdays. They will open at 10:00 a.m. and close at 5:00 p.m.



Watch Your Mail...
Your 1099s for interest
and dividends will be mailed to you
before the end of January 2009

**NEW VEHICLE LOAN
RATES AS LOW AS**

5.24%
*APR

**Annual Percentage Rate Based on Member's Credit Score
Rates may change at any time*

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 & Friday: 7:30 a.m. to 6:00 p.m.
Tuesday & Thursday: 8:00 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.

Dayton: 803 E. Fifth 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...
Martin Luther King Day, January 19, 2009
Presidents Day, February 16, 2009
Memorial Day, May 25, 2009

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



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. 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: _____