



**Paige Dickman —
\$1,000 Scholarship Winner**



**Maggie Klein —
\$1,000
Scholarship
Winner**



Emily Dorsten



**Emily with mom,
Michele Dorsten.**



Jillian Fleischer

Last year the Scholarship Committee met to pick the subject for the 2009 essay for the Scholarship. The entrants were asked to create a marketing plan to attract new member's to the credit union. Although we had only 7 entrants we had at least 7 good ideas from each applicant.

The \$1000 winners were Paige Dickman and Maggie Klein for having the best marketing plan, but the Committee felt other applicants had some good ideas. The Board of Directors was asked if the Scholarship Committee could give a \$250 scholarship to each of the other 5 applicants for their effort and hard work. Over the next year we will be using the entrant's ideas to attract new members. The next two pages contain the information and essay of the \$1000 scholarship winners.



Michelle Ann Redden



Scott L. Schaerer



**Lindsey with dad,
Shawn and mom,
Christine O'Brien.**



Lindsey O'Brien

Create a marketing plan to attract new members to the credit union.

All opinions are those of the authors and do not necessarily express those of the PFCU Board of Directors or its officers.

Paige Dickman – \$1,000 Scholarship Winner

Boyce and Karen Dickman are the proud parents of Paige. Boyce has been employed at the USPS for 23 years and calls the Bulk Mail Center home, while Karen stays busy at home. Paige has 2 older sisters and 3 nieces.

Paige attends Sinclair Community College at which she tested out her freshman year, she is currently finishing her sophomore year and will start her junior year this fall at the age of 18. Paige is working towards two degrees in their 4 year Associate Degree Program. The first degree is “Interpretative Sign Language” and she plans to get a Bachelor and Masters Degree in teaching.

Paige picked her degrees because she has been inspired by her Fathers ability to be an inspiration to the deaf community. Paige keeps busy through volunteer work.

Paige graduated from Lakota East High school before attending Sinclair Community College which she commutes to.

Paige made sure her English teacher read her essay and made suggestions to improve her composition. Paige finds she excels when she uses a dictionary instead of using Word to make her decisions on the accuracy of her essay.

Paige Dickman’s Winning Essay

Marketing to younger generations, such as the 18 to 25 range, can be difficult yet eminently important. This age range is generally drawn to other financial institutions, other than the traditional credit union. Because of this, paying special attention to this age group is crucial. Marketing and advertising directed towards this age assemblage is simple only when applied correctly. Placement, wording and other various features determine the effectiveness of the advertisement.

A predominant feature of advertising is setting. Placing an advertisement or an article containing critical information about your business where a college student will find it is a great start. In today’s world of high technological communication, an e-mail or a fun web-site may be the best way to reach this fast growing age group. This way, new consumers would feel as if their credit union is keeping pace with them, rather than dragging them behind.

Not only is marketing your financial institution on the World Wide Web a wonderful way to reach new members, but it also is inexpensive and easy. Creating a new domain name on the internet is now as easy as getting a new phone number.

Placing an advertisement where it can be read is crucial, yet keeping the viewers interested and willing to participate, is what will “reel them in.” To interest new members a credit union must put its best foot forward by having correct grammar, punctuation and formatting along with fresh, innovative wording. In other words, a web-site or e-mail need not bore the reader to death, but rather present the information in an informative, fun manner. Other than being a great way to reach potential consumers, advertising on a web-site or e-mail is a way to “Go Green.” With the economic and environmental crisis on many consumers’ minds’ today, it’s a comforting thought to know that your financial institution is doing its part to help out.

Modern people are also looking for smarter ways to spend their money since the money saved or spent may have limits. With the economic dilemma in the thoughts of many, people are more likely to spend smarter, with less quantity and more quality. How does this relate to credit unions? Most consumers are oblivious to the fact that unlike big banks, credit unions are non-profit organizations. This fact means that instead of throwing away your money into an interest rate with which banks profit from, why not borrow from credit unions and put that same money into another person’s pocket. Additionally credit unions save consumers from the higher interest rates that most big corporation banks offer. Therefore, this should always be brought to the readers’ attention since this knowledge is a great way to grab their attention and make them into new members.

Beyond a shadow of a doubt, when considering whether to use a bank as a financial institute or a credit union, the choice is an easy one (when all the facts are known). Yet the average college student has no idea that there is a better way to invest. Inform this age group in a captivating, new way, and you’re sure to get all the new members you need.



Maggie Klein – \$1,000 Scholarship Winner

Maggie Klein is the daughter of Jerry and Beverly Klein. Jerry and Beverly have been married 25 years, and Bev has been employed by the Post Office for 25 and a half years. Bev is the Postmaster at the California Kentucky Post Office and Jerry is a freelance videographer. Maggie's brother Alex, 21, is a student at the University of Kentucky.

Maggie plans to attend NKU with a Major in either elementary education or pediatric nursing. She is leaning more towards a nursing degree and dreams of working at Children's Hospital after graduation. Maggie's high school teachers helped to make her education very interesting and she especially liked her Anatomy class.

Maggie will graduate from Campbell County High School where she has participated in several sports. Maggie has played varsity softball and varsity soccer since her freshman year. She is used to a slow pitch softball game, but the State of Kentucky now requires fast pitch. Maggie plays first base in softball and plays defensive stopper in soccer. She is also president of student council and is active in several other club activities at her high school.

Maggie approached the business teachers at Campbell asking them for reference material for her essay topic. She also had her English teacher and her Mom review what she had written. Maggie says "Ask for help and make sure at least one or two other people read your essay."

Maggie has also received honors by receiving the Work Ethics Diploma and received a scholarship from the Kentucky Postmaster Association.

She also found the credit union a great place to save and opened a certificate which matured before graduation, so she could use the funds for college.

Maggie Klein's Winning Essay

Being an 18 year old girl and thinking about my future, the financial aspects of life are beginning to surface. To attract other kids my age to become members of the Postal Family Credit Union, I would try to focus on the interests teenagers have. Many 18 year olds are thinking about college, moving out, paying for their insurance and/or buying their own car, if the credit union focuses on those things it will attract the younger generation of customers. Offering high interest returns on saving accounts, checking accounts and Share Certificates and low finance charges on loans and other types of credit could attract more students to that aspect of your business. As I began saving for college, I looked at the interest rates many banks had to offer for me and I found the credit union to have the best rate on Share Certificates. If you offer the best interest rates more individuals will be drawn toward your institution. Offering "rewards" seem to draw interest to the financial institution offering them. It would be good to educate young members on how dividends work in the credit union and how they truly are a "reward." There needs to be constant reminder to all current and new members the important differences between a bank and a credit union and what benefits they have to use the credit union. In researching this topic, I have found that very few credit unions tell the difference on their web page between a bank and the credit union. The most powerful marketing tool any credit union can offer is to show the differences.



To effectively promote the credit union, I would use the communication tools that are most common to teenagers. The internet and mail are the most important ways to communicate what the credit union has to offer. The most important factor would be to make sure that current postal employees know that the credit union is not only open to them but is also open to their family members. Maybe once a year, sending out a newsletter with every postal employees pay stub can show what the credit union now has to offer. By attracting current postal employees it will bring in more families to the credit union which could attract their kids to start their own accounts. A very good marketing tool that the Postal Employee Credit Union recently used was changing the name to the Postal "Family" Credit Union. This was a very strong way of inviting younger members into the organization. Using the word Family instead of Employees shows that the credit union is directed toward everyone in the family and not just the member that works for the post office. Also for existing teenage members like me, it would be nice to see a section of the news letter received directed to teenagers and new services the credit union is beginning to offer. Once the credit union has new members, it's very important to make sure they stay informed on what is going on inside.

Today we live in a world, where technology and the internet are involved in our everyday lives. Communication tools such as a teen friendly and an interesting website will grab the attention to more kids while they are browsing the web. The improvements currently happening to the web site are a positive more appealing design for the younger generation.

When it comes to my marketing tool, its simple just explain the differences and show that the credit union has more to offer and is better than what a bank could do for a new young member. The primary communication tool for signing up young members is to stress the "Family" in Postal Family Credit Union.

Maggie Klein

Need A Home Loan? Call Your Credit Union 1st!

By CU Mortgage Network, Dan Sagle

Your most trusted financial institution is your Credit Union. Why not entrust what may be your most valuable investment (your home) to the institution that has always been there for you and will help you every step of the way? Postal Family Credit Union has home loan programs that may fit your current financial needs and we give our members access to these programs at the most competitive rates.

With uncertainty in today's market...Call your Credit Union 1st! We give you the personalized service you deserve and the answers to your questions, helping you make an informed decision. As a member you deserve the best in price, product and service.

Our specialty is purchase money loans, including FHA, VA and First Time Home Buyer programs offering a low down payment, to refinance transactions through a conventional loan. Our great 30 year fixed rate loans can be accessed online at . If you prefer, you can complete an application directly over the phone by calling 513-762-1692. The professionals at CU Mortgage Network will work with you to pre-qualify you or someone you know. This will eliminate the hassle and worry of shopping around.

CU Mortgage Network can refinance your current home loan, lower your interest rate and save you money. Check out our rates posted daily at www.cumortgagenetwork.com and see how being a credit union member has it's advantages. Now is the best time to call your Credit Union 1st!!!

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



Can You Spare Some Change?

The Cincinnati office of PFCU has again adopted a class at Oyler 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.

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



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.**

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.