



## FICO<sup>®</sup> Credit Score

Your credit score is a number based on the information in your credit file that shows how likely you are to pay a loan back on time – the higher the score, the less risk you represent. The credit score that lenders use is called a FICO score. Your FICO score helps a lender determine whether you qualify for a loan and what interest rate you'll pay. FICO scores are calculated from the credit data in your credit report that can be grouped into five categories: Payment History, Amount Owed, Length of Credit History, and New Credit, and Types of Credit Used. Lenders also look at your income, employment history, and credit history

Raising your score takes time and there is no quick fix. Here are some tips to improve your credit history: pay your bills on time, if you have missed payments, get current and stay current, keep balances low on credit cards/revolving credit accounts and pay off debt, don't close unused credit card accounts as a short-term strategy to raise your score, don't open accounts you don't need to increase your available credit, re-establish your credit history if you have had problems by opening new accounts responsibly and paying them off on time. A score is a snapshot of your risk at a particular point in time and changes as new information is added to your files.

## Are you In the market for a NEW or USED VEHICLE?

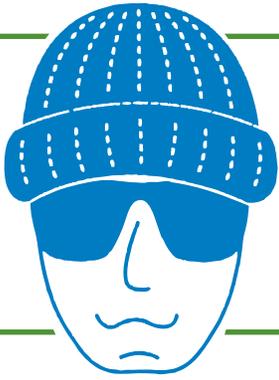
**NEW VEHICLE LOAN RATES**  
as low as

**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





## Don't Become a victim to **ID THEFT!**

## How to Deter Identity Theft

The number of Americans trapped by identity theft is on the rise, but victims are striking back more quickly and limiting how much is stolen.

Here are a few tips to help you guard against identity theft:

1. Always shred paperwork and financial documents with personal information instead of just tossing in the trash.
2. Don't carry your Social Security card in your wallet.
3. Don't write or have your social Security number printed on your check.
4. Provide your Social Security number only if absolutely necessary and request to use another identifier.
5. Don't provide personal or credit card information on the phone, over the Internet, and through the mail unless you know who you are dealing with.
6. Do not click on links sent in unsolicited e-mails or provide personal information in response to unsolicited e-mails.
7. Never use an obvious password, such as your mother's maiden name, your birth date, or the last four digits of your social Security number.
8. Always keep your personal information in a secure place at home.
9. Review account statements regularly to ensure all charges are correct.

If you fall victim contact your financial institution immediately and alert it to the situation. It is important to notify credit card companies and financial institutions in writing. Send your letters by certified mail, return receipt requested, so you can document when and what the company received. Keep copies of your correspondence and enclosures.

## Check Cards: Quick And Convenient

It's fast, it's easy and it's a great way to keep control of your spending. Use your credit union's MasterCard ATM/Check card to electronically access money from your share draft account. Because you can't spend what you don't have, you won't be tempted to run up a balance. It's a way to discipline your spending without the safety hazard of carrying cash or the inconvenience of writing a check. In addition, many stores that don't accept checks out of fear of losses do accept debit cards. And here's more good news; you can use it at thousands of merchants worldwide.

If you would like to take advantage of our MasterCard ATM/Check card convenience, come by the credit union and fill out an application and open a Share Draft Account. It is a fast, easy and a more convenient way to handle your financial affairs.

## E-STATEMENTS

Click n' Get  
your Credit Union  
monthly statement  
the easy way.



## Your Credit Union: Family Edition

Here's a perfect gift for that hard to-buy-for brother or the grandchild with the overflowing toy box – membership in the credit union. As a member of the credit union, they will be eligible to share the benefit of belonging with your immediate family. So instead of a tie that will gather dust in the back of the closet or a toy that's forgotten in a few days, your gift can provide lifetime access to lower rates on loans, higher rates on savings, and friendly service. It truly is the gift that keeps on giving because as a financial cooperative, the credit union returns its profits to its members. Call or stop by the credit union to find out how easy it is to help your family members experience the credit union difference.

Let us pay off your  
**HIGH INTEREST  
 RATE CREDIT  
 CARD BALANCES**

with a Balance Transfer



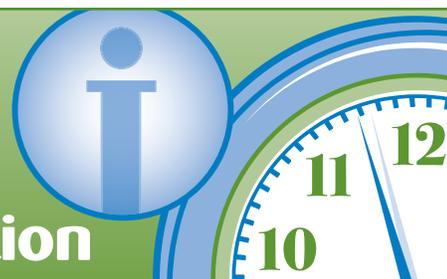
**CREDIT CARD RATES**

**MASTERCARD 10.9% APY**

**VISA GOLD 9.9% APY**

**VISA 10.9% APY**      No Annual Fee

**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...**  
 Memorial Day, May 25, 2009  
 Independence Day, July 5, 2009

**Dates to Remember...**  
 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.**

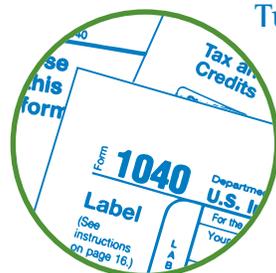


Check out our  
**Low Home  
 Equity Rates**



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.



**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

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: \_\_\_\_\_