



Here's the 411 on Your Credit Rating

In today's world your credit determines a lot, such as the ability to borrow money, insurances costs, and if you'll get that new job or not. It's important that you know the essentials of how credit works and what it means for you.

Credit reporting agencies compile information for your credit report, which is the basis for your credit score. Your credit score is calculated by using a mathematical formula, called an algorithm that predicts how much of a risk you are to a lender; this is also known as the FICO score. The higher your score - the less risk you represent - the less you will pay to borrow money.

The most important factor in your score (35 percent) is how you've paid your bills in the past, with an emphasis on recent activity. The amount of money you owe and the amount of available credit makes up 30 percent of your score. How long you have had credit makes up 15 percent of the score, with the remainder based on new credit applications and the mix of credit. For more information, visit www.myfico.com and click on "Education."

Regularly check your credit report to be sure it contains accurate information. By law, you can get a free report from the three major credit reporting companies - Equifax, Experian, and TransUnion - each year. Order your free annual credit report online at www.annualcreditreport.com or call 1-877-322-8228. You can order all three reports at once, but if you get one every four months, you can keep better track of the information being compiled about you. Each agency collects slightly different information.

CONCIERGE CAR BUYING SERVICE
Call 513.490.9719

CU | easywheels

www.cueasywheels.com



Scholarship Program

PFCU has given over \$19,000 in scholarships to members wanting to further their education. PFCU is offering two \$1,000 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 you be directed to the scholarship landing page. There you will find the link to download the scholarship application.

Complete the application and write a 500 - 750 word essay, defining and discussing what "education" means to you. In your opinion, explain how education has formative effects on a person's mind, character and values while transmitting knowledge and skills.

Your application must be postmarked no later than, **Wednesday, March 16, 2011** for consideration. All applications submitted in person must be received by the date above.



Turbo Tax will be on our website prior to the end of January 2011 at www.URmyCU.com for the 2010 tax season

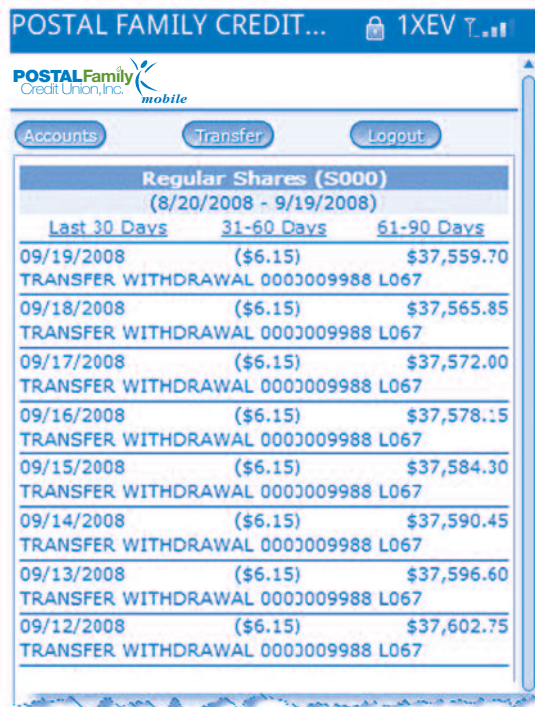
You will be able to prepare and file your Federal and State tax online for a small fee.

House For Sale —
See page 3 for more info!

Personal Account Line Mobile (PALM)

Are you always on the go or don't have access to a computer? The Credit Union now offers **PALM** (Personal Account Line Mobile), an online account access portal. PALM enables you to view and access your Credit Union account information from a mobile handheld device, such as a cellular phone or PDA.

With PALM, you can view your account balances, make transfers, and even view the last 90 days of account transactions! PALM is safe, secure, user-friendly, and best of all, it is **FREE!** PALM works with BlackBerry®, iPhone®, Windows Pocket PC®, and almost any other web/internet enabled handheld.



POSTAL FAMILY CREDIT... 1XEV

POSTAL Family Credit Union, Inc. mobile

Accounts Transfer Logout

Regular Shares (S000)
(8/20/2008 - 9/19/2008)

Last 30 Days	31-60 Days	61-90 Days
09/19/2008	(\$6.15)	\$37,559.70
TRANSFER WITHDRAWAL 000J009988 L067		
09/18/2008	(\$6.15)	\$37,565.85
TRANSFER WITHDRAWAL 000J009988 L067		
09/17/2008	(\$6.15)	\$37,572.00
TRANSFER WITHDRAWAL 000J009988 L067		
09/16/2008	(\$6.15)	\$37,578.15
TRANSFER WITHDRAWAL 000J009988 L067		
09/15/2008	(\$6.15)	\$37,584.30
TRANSFER WITHDRAWAL 000J009988 L067		
09/14/2008	(\$6.15)	\$37,590.45
TRANSFER WITHDRAWAL 000J009988 L067		
09/13/2008	(\$6.15)	\$37,596.60
TRANSFER WITHDRAWAL 000J009988 L067		
09/12/2008	(\$6.15)	\$37,602.75
TRANSFER WITHDRAWAL 000J009988 L067		

In order to use PALM, you must currently be enrolled in the WEB/PAL service (Online Banking).

Enrolling is as easy as 1 2 3!

- 1) Navigate to www.urmycu.com and click on "Go" and then click on "Learn More about WEB PAL II and How to Enroll".
- 2) Then click on "NOT ENROLLED? ENROLL TODAY" and fill out the form and then click "Submit Application".
- 3) You will receive a temporary password so you are able to access your account online.

Existing WEB/PAL users can start using PALM, by navigating to: mobile.urmycu.com from any handheld mobile device!

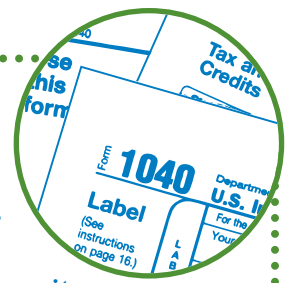
2010 Tax Refund

Have your 2010 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.



ATM Safety

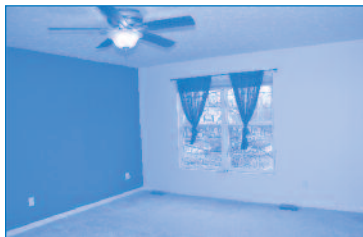
ATMs have become the most convenient way for our credit union members to receive cash whenever and wherever they want. With just a little common sense, they also remain one of the safest ways to obtain cash as well. Here are a few tips to help ensure your well-being.

1. Have your ATM card ready to use. The object is to get in and out as quickly as possible. Fumbling for your ATM card in a purse or wallet is just the delay crooks and scam artists are looking for. It's also courteous to others who may be waiting to use the ATM.
2. Whenever possible, use drive-up ATMs - especially at night. Make sure your vehicle doors are locked as you approach the ATM. If you do use a walk-up ATM, go during the day. And if you absolutely must use a walk-up ATM at night, take a friend with you.
3. Get your cash and go. Don't linger at the ATM, even to count your cash. Even if the count IS off (which it rarely is) there's nothing you can do about it anyway until you contact the financial institution that owns the ATM.
4. If you suspect anyone is looking over your shoulder at a walk-up ATM, immediately cancel the transaction, get your ATM card, and walk away. Notify police or security (for example, in a mall) if the opportunity presents itself, but the first priority is to leave the area immediately.
5. If you see or suspect anyone is lurking around a drive-up ATM (either on foot or in another vehicle), drive to another ATM. Report the incident if you are able, as suggested in number 4.

House For Sale

3428 Moria Drive

Asking Price: \$156,000



- 3 Bedrooms
- 2 Bathrooms
- 1 Half Bathroom
- Living Room
- Dining Room
- Family/Great Room
- Breakfast Nook (Connected to kitchen)
- 2 Car Garage
- Finished Basement

This home is located just minutes off of I-275 in Amelia, Ohio. This home has been recently remodeled and has had many updates. Featuring an open floor plan and spacious living space, this house has quite the appeal. It's perfect for entertaining, with a fully finished basement and wet bar area in the lower level.

For more information please contact the loan department or visit our website at www.URmyCU.com

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



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.**

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

Dates to Remember...

Scholarship Deadline, March 16, 2011

We will be closed...

Memorial Day, May 30, 2011
Independence Day, July 4, 2011



Spring it On!

Used Auto
Sales Event

Get Blue Book[®] Trade-In Value on your vehicle **PLUS \$500!**

Vehicle purchase required



March 1 - April 30, 2011 - Contact the loan department for more 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.

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 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."