



## Auto Auction

2005 Nissan Altima, 4 cyl, 4 dr sedan, mileage 109,661  
 Cruise control, automatic, air/power windows and power  
 door locks/ cd player aluminum alloy wheels

MINIMUM BID \$8,000  
 (NADA Retail Value \$9,425)

SALE SEPTEMBER 16, 2009  
 11:00 AM  
 CINCINNATI OFFICE



**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.

## PAL (Personal Account Line)

PAL is the name given to the credit unions ARU (Audio Response Unit) which allows you connection to your credit union account, 24/7 via your cell phone or land line. If you haven't signed up for PAL do it today, because it makes us only a call away.

In September, 2009 PFCU is installing a new ARU which has the following NEW FEATURES:

### 1. INTERRUPT FUNCTION

The # key on the phone when pressed will allow you to interrupt where you are and go backwards on the system.

### 2. ACH/ATM/DEBIT/POS/DRAFT TRANSACTIONS

You will now be able to get full transaction history on the above transactions, including any hold transactions which have not posted.

### 3. ACCOUNT BALANCE WITH TRANSFER OR WITHDRAWAL

You will now be able to know the account balance of the account you are transferring from or requesting a check withdrawal from.

CURRENT FEATURES:

- Transfers to and from your share, draft, club, loan and credit card accounts and also to or from other accounts you claim ownership to.
- Check withdrawals from your share, draft or club accounts.
- Balance Inquiry on all share, loan and credit card types.
- History Inquiry on all share, certificate and loan types.
- Loan Application by phone
- Dividend Information
- Loan Payoff Information
- Loan Interest Information

REMEMBER IF YOU ARE NOT USING PAL SIGN UP TODAY. WE CAN SEND YOU OUT AN APPLICATION RIGHT NOW.

## All Family Members are Welcome

Do you know someone who could benefit from belonging to the credit union? Because you are a member of the credit union, members of your family are also eligible to join. Please pass the word about the credit union difference.

Let them know that belonging to the credit union is more cost effective than doing business with a bank. Share with them some of the benefits of belonging:

- Great products and services.
- Competitive Saving and Loan Rates
- We are a full service financial institution.

The more members who join the credit union, the stronger we become. So do yourself and your family and friends a favor and direct them to the credit union.

They will thank you for it, and so will we!



## Can You Spare Some Change?

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

## Are You Moving?

Don't forget to notify the Credit Union of your new address and phone number when you move. By letting the Credit Union know in advance, you won't have any delays in receiving mail from us.



# WANTED

## Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2010. There are currently 2 expiring terms to be filled. Elected officials are volunteers and receive no compensation for their services.

You must meet the following requirements:

1. Must be a member in good standing and in sound financial condition.
2. Must be able to meet insurance bonding requirements.
3. Cannot be presently employed by PFCU, or a service provider.
4. Cannot be an immediate family member of a staff employee.
5. Must be willing to attend educational seminars and training as required.
6. Must be willing to donate sufficient time to required meetings.
7. Must be willing to sign application and "Statement of Consent".

Interested members should send a letter requesting an application to Nominating Committee, PFCU, P.O. Box 14403, Cincinnati, OH 45250-0403.

Letters requesting an application must be postmarked no later than November 6, 2009. We will send you an application that must be completed and returned no later than November 27, 2009.

# Is 100% Financing on Home Lending still available???

CU Mortgage Network  
By Dan Sagle

The answer is YES. Even with banks cutting back the amount of money you can borrow, it is good to know that buying a house can still be accomplished with ZERO down payment. **Postal Family Credit Union** has access to home loan programs that can fit your current financial needs and we'll give our **members** availability to these programs at the most competitive rates.



**USDA Rural Development**, also known as RD, is a program that may qualify you for up to **102% financing** of your appraised value. This applies to whether you are looking to purchase a new home or refinance your current RD loan to get a lower rate. One great benefit is NO monthly mortgage insurance is required on this type of loan.

## Home Financing in Rural Areas

USDA provides homeownership opportunities to rural Americans, as well as programs for home renovation and repair. To see if your property is eligible and for more information visit USDA website at [www.usda.gov](http://www.usda.gov) or call one of our professionals at **Credit Union Mortgage Network 513-762-1692**.

**Credit Union Mortgage Network** specializes in 1st Time Home Buyer, Rural Development, FHA, VA and Conventional Lending and will work with you to pre-qualify you or someone you know for the type of loan to suit your needs.

For additional information visit Postal Family Credit Union website [www.cpecu.com](http://www.cpecu.com) to gain access to **CU Mortgage Network** or go directly to our website at [www.cumortgagenetwork.com](http://www.cumortgagenetwork.com). Our rates are posted daily so visit often and see how being a **Postal Family Credit Union** member has its advantages.

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

## 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...

Labor Day, September 7, 2009  
Columbus Day, October 12, 2009  
Veterans Day, November 11, 2009  
Thanksgiving, November 26, 2009  
Christmas Day, December 25, 2009  
New Year's Day, January 1, 2010

### Dates to Remember...

Annual Meeting, February 25, 2010



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.

## CONCIERGE CAR BUYING SERVICE

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Call 513.523.6343 or toll free 800.286.0276

**CU** | easy wheels

[www.cueasywheels.com](http://www.cueasywheels.com)

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