



FINANCIAL HEALTH CHECKUP

When was the last time you had yours?

Is a high interest credit card payment smothering you? Worried about your credit score? Can't seem to save any money?

The Credit Union is currently conducting Financial Health Checkups. We will have you complete a small form (just like when you go to the doctor). Tell us about your finances, your lifestyle, and what your financial goals are. Once you have completed the checkup form and return it to the Credit Union, we will assess your financial condition and make a plan to help you reach your goals.

Every member who completes the Financial Health Checkup will be entered into a drawing for a grand prize! For more information and complete details on the Financial Health Checkup, please contact Patrick Voegele today.



Let Your Home Work for You

Do you need some extra money to make home improvements? Or, maybe some extra money to help finance your child's education, buy a new car, or consolidate debt? A home equity loan from PFCU could be your answer.

A home equity loan lets you borrow against the equity in your home, and the interest you pay may be tax deductible. (Consult a tax advisor regarding the deductibility of interest.) With our low interest rates, a home equity loan is a good option: a fixed interest rate and monthly payments. Call or visit the Credit Union for more information. Remember, the equity in your home is a powerful financial tool.



Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2011. There are 3 board members up for re-election. 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 5, 2010. We will send you an application that must be completed and returned no later than November 26, 2010.

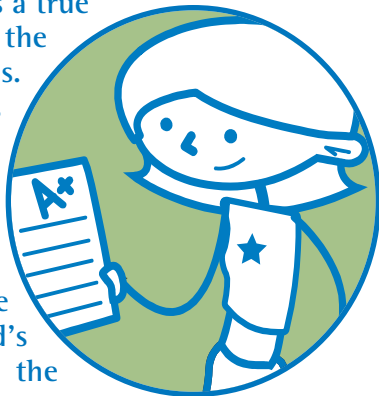
It's Report Card Bonus Time!

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.

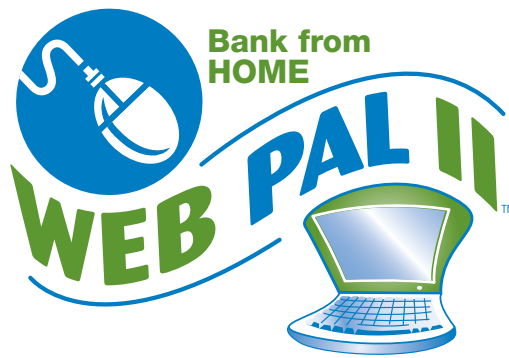
We will reward our young members with a special bonus of \$1.00 for each "A" (up to a maximum of 10 subjects) he or she earns on his or her end of the year promotion report card. It's our way of letting your child know that we believe working hard in school is very important to his or her future success.

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 27, 2010. 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.



WEB PAL II™ is designed to provide you and your family with secure and easy access to your Postal Family Credit Union, Inc. accounts over the internet. WEB PAL II™ is open 24 hours a day, 7 days a week, and is available to Postal Family Credit Union, Inc. members only.

Online Enrollment

To access WEB PAL II™, you must be a member of Postal Family Credit Union and you must enroll as follows:

- 1) Go to **URmyCU.com**
- 2) Click on the "GO" button on right side of page
- 3) Click on "LEARN MORE ABOUT WEB PAL II AND HOW TO ENROLL"
- 4) Click on "NOT ENROLLED? ENROLL TODAY"
- 5) Fill out the **Enrollment Application Form** then **SUBMIT APPLICATION**



System Requirements

To use WEB PAL II™, you must be using Internet Explorer 4.0 (or higher) or Netscape Navigator 4.0 (or higher) as your browser, and it **must support 128-bit encryption**. You can download one of these browsers by clicking on the respective icon at the bottom of the "How To Enroll" page at www.URmyCU.com.

Security Features

WEB PAL II™ employs industry leading security features to ensure that all of your transactions are conducted with the highest possible privacy and protection. All data is encrypted using 128-bit encryption—the strongest form available—and transferred via the Secure Sockets Layer (SSL) protocol between you and your Credit Union.

CONCIERGE CAR BUYING SERVICE — It's as Easy as 1-2-3! (Find, Drive and Purchase)

CU | easywheels

Call 513.523.6343 or toll free 800.286.0276

www.cueasywheels.com

Serving more members with FHA

FHA may be the most appropriate choice for many of our members if they have experienced credit issues in the past. FHA has a slightly more liberal, traditional underwriting philosophy when compared to conventional automated underwriting. FHA offers excellent rates and terms as well as aggressive lending programs including Refinance Cash-Out Programs up to 95% of the value of your home!

FHA requires only a 3% down payment and allows back-end debt-to-income ratios of up to 50%. FHA lending focuses more on the last 12 months history of the prospective borrower versus simply the credit score. Credit scoring will still have an impact in the final underwriting and a minimum score of 580 is typically suggested.

Introducing FHA 203(k) Streamline Limited Repair Program

CU Mortgage Network is now offering the FHA 203(k) Streamline Limited Repair Program which allows a member to purchase or refinance a home and make limited upgrades/repairs to the property all under one single loan. There is no minimum amount for the repair costs however the maximum is \$35,000 including the 10% contingency. The borrower is given 3 months from the closing date to complete all the repair/rehab work. Eligible Improvements/Work is as follows:

Repair or Replacement of the Following:

- Roofs, Gutters and Downspouts
- HVAC Systems
- Plumbing and Electrical Systems
- Flooring

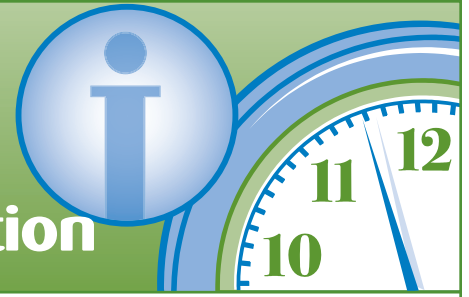
Minor remodeling, such as kitchens, which does not involve structural repairs painting, both exterior and interior purchase and installation of appliances and more!

Call CU Mortgage Network at 762-1692 for additional details on FHA lending. Check out our rates or apply online at www.cumortgagenetwork.com

CreditUnion
MORTGAGE NETWORK™

Your **Postal Family Credit Union**
Mortgage Partner

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

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

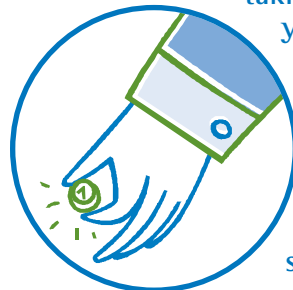
We will be closed...

Labor Day, September 6, 2010
Columbus Day, October 11, 2010
Veterans Day, November 11, 2010
Thanksgiving, November 25, 2010



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 have "Can you spare some change" written on them. We are also selling all types of small teddy 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.

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 |
| STREET | | | SOC. SEC. NO. | |
| CITY | | STATE | ZIP | |
| EMPLOYER | POSITION | | NO. OF DEPENDENTS | AGES OF DEPENDENTS |
| 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 |
| | | | | |
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|---------------------|----------|---------|-------|--------------------------|------|
| 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."