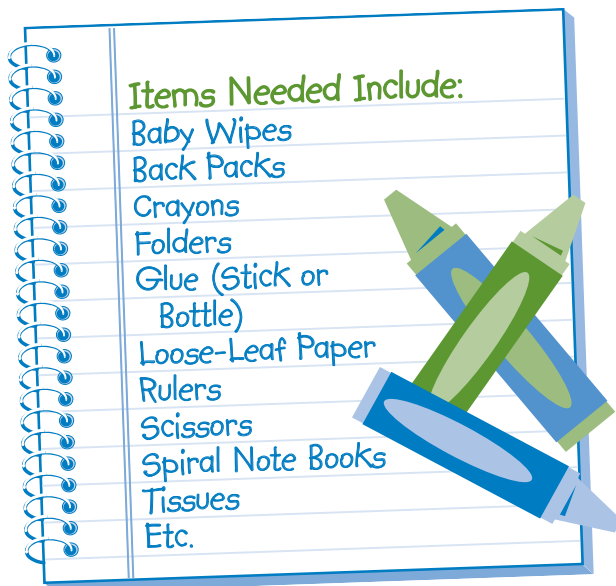




## We need your help! Santa Maria Community Services

We are collecting school supplies items until July 31, 2010 for the Santa Maria Community Services which will benefit the children of the Price Hill Community. We have a collection bin located at the Cincinnati office for your donations.



## Online Bill Pay Tired Of Writing Checks?

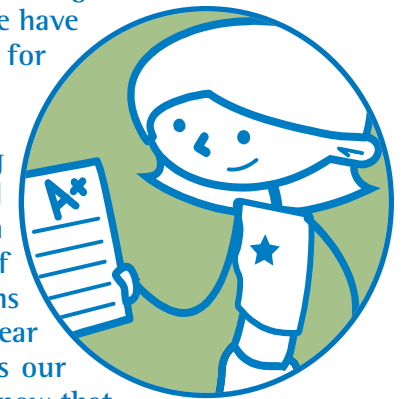
Make your life easier with Online Bill Pay; it's fast, secure, and convenient. With online bill pay you're in control!

- Pay your bills anytime: day or night, on vacation, at the office – anywhere you have access to the Internet.
- You decide how much to pay, who to pay, and when to pay.
- Schedule a regular payment to be automatically processed on the day you choose.
- Payments are transmitted safely and securely.
- Add, edit, and view your list of payees anytime.
- View payment history for all your online payments.

Online bill pay is quick and easy to setup. Contact the credit union today to get started. You'll never have to seal another envelope or lick another stamp again.

## 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.

***Do you believe that the internet's social networking venues such as Facebook and twitter are acceptable modes of communication and socialization? In your opinion, do they improve or diminish one's ability to fully and properly communicate and socialize? Explain your reasoning.***

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

## **Samuel Powers – \$1,000 Scholarship Winner**

Sam Powers, brother of Jake Powers, is a winner of the \$1,000 scholarship. Sam graduated from Covington Latin School on May 29. Like his brothers Jake and Gus, Sam will attend Thomas More College and he plans to major in Business Administration. Sam's best-liked subjects in high school were religion and composition.

Sam has played soccer for 13 years which included all four years in high school and he was a captain of the junior varsity team in his sophomore year and also the varsity team in his senior year. As captain you are expected to work with your teammates to help them improve their game, lead drills, help the coach and set a good example.

Sam also served on Student Council, was a pontifical server for the Bishop of Covington and also worked on YCET (Youth Commission Evangelization Team) helping to prepare students at confirmation retreats. At graduation he was honored with the Christian Service Award.

Sam has an ear for music and is starting a DJ business with a friend. They are using Facebook to promote it. Sam also plays bass guitar and the group has recorded five songs. Sam works at cleaning the building at Covington Latin and hopes the DJ business takes off with graduation parties this summer.

## **Samuel Powers' Winning Essay**

I believe that social networking venues such as Facebook and Twitter are acceptable modes of communication and socialization, mainly just for keeping in touch with friends. I do not believe that they should be used exclusively and primarily to socialize as the only means. For if they were used exclusively, one's ability to communicate and socialize would be hindered and severely under-developed.

I believe that these venues diminish the human ability to hold a conversation and socialize normally with others that are not online. The "cyber-age" has changed how our generation communicates, through Facebook, Myspace, Twitter, text messages; we communicate in a much less personal way than any generation before us ever has. It allows us to hide our true intentions, emotions, and sometimes even identities. Aside from the sites making it easier to communicate, they take away the human element from communicating. When talking on a telephone you at least can hear the person, but on any site all you get is the text that they entered into 164 characters or less.

This makes communicating much less personal, once again taking away the human element of communication. Thus when attempting to communicate and socialize one who uses these social networking venues will be facing a challenge trying to do so. However, someone who used the social networking sites in moderation, along with normal human interaction would be much better off. This person would be able to communicate with another and when attempting to socialize have a much higher chance of success.

While there are downsides, I also believe that these sites are good for communicating and socializing, but do not improve these skills at all. The social networking sites help us in communicating and socializing by making everything instant, with instant access and communication to almost anyone we know. This is beneficial to our society for the purposes of socializing and communicating, yet not enhancing our social and communication skills.

I believe that a combination of using the two is just right for somebody. Using sites like Facebook and Twitter help someone socialize and communicate with others, but only to an extent. Then the person should be able to communicate with others in person and develop these skills in order to become a more balanced and complete individual. If done correctly, with a balance of "cyber-communication" and human interaction, a person's ability to communicate and socialize with others will be complete and superior to many others.

While there are many positives and negatives to both sides, I believe that the social networking venues such as Facebook and Twitter are acceptable means of communication, but they diminish our ability to do so in person. Thus I suggest that every person have a balance of the two methods of communication, to instill a superior ability to communicate within one's being. If our society could do this simple task, I believe our generation would make much further strides than ever thought possible, being able to conquer many obstacles and challenges we face in life.

# Jacob Powers – \$1,000 Scholarship Winner

If Jacob Powers name sounds familiar it should, because he won the 2008 scholarship. Jake followed his own good advice from 2008, “Start early, don’t wait until the last minute and have a teacher review your composition and discuss it with you.”

Jake is a third generation member. Jake’s grandfather is Joseph Powers, who served the Post Office for 34 years and his son William has been a member for 21 years and now Jake has been a member since he was 14 year old.

Thomas More College, which is over 90 years old caught Jake’s eye because the classes are a lot smaller and the college is very accessible and convenient. Computer labs are available to every student. Jake is still working towards his History major and philosophy minor.

He suggests that getting involved with extra curricular activities helps with your overall education. The History club advisors are Professors, therefore the faculty and students have more interaction outside the classroom. Jake has a Facebook page and uses it to keep in touch with friends and fellow students over the summer. Jake texts Mom and Dad to keep them informed of what is going on.

## Jacob Powers’ Winning Essay

Recently, with the emergence of social networking websites such as Facebook and Twitter, there has been debate over how legitimate these sites are as a means of communication and socialization. Some say that these sites are changing the speed and availability of communication, while others claim that these sites are ruining the communication and social skills of future generations.

Many people, seeing how social site provide communication and socializing that are just as fast as instant messaging services like AIM and don’t require both people to be on the site at the same time (i.e. Facebook’s Wall or Message features), argue that these social sites help people around the world connect better than before, especially since they have mobile phone versions so that people can even communicate away from their computer. This newfound speed and connectivity is supposed to help the spread and exchange of ideas become exponentially faster. Also, the social networking sites are more widely available than older forms of communication,

since they are free and only require access to computer or mobile phone to use. This spreads the base for idea exchange, creating more potential for new ideas and innovations from people who traditionally have been left out of the loop.



*The boys are (left to right) Gus, Jake and Sam with parents are Bill and Margie.*

communication techniques so that we don’t lose social skills and physical human interaction. Thus, I believe that social networking sites improve one’s ability to fully and properly communicate and socialize. They do this by becoming ways to hold informal and quick conversations with friends and family, organize events (whether personal or professional), and spread or exchange ideas with people around the world.

Social networking sites are limited in what they should be used for; as with every tool, they can’t possibly be used for every task. Thus, email is more appropriate for long distance or lengthy professional conversations, the phone is better for shorter and closer professional communication, and face-to-face conversations are the best (and probably only) way to go for very formal and important matters. Too much use of social networking sites could very well lead to a general dumbing down of communication and reduction of ideas into 140-character phrases (or whatever the character limit on the sites is). And socialization could be reduced to extremely little face-to-face interaction with others.

I believe that a moderate position should be taken towards social networking sites, one that accepts and legitimizes them as modes of communication and socialization, but also moderates them into one of many tools of communication. Thus, the sites could be used with phones, email, and face-to-face conversation to broaden and enhance both communication itself and the number and type of people who use them to communicate and socialize.

On the other hand, there are the people who rally against social networking sites, claiming that they ruin our communication and socialization. This is mainly based off of the fact that social networking sites require users to spend their time on the computer or phone, and that some studies have shown that computer overuse can reduce social skills and contribute to health conditions such as obesity and high blood pressure. These people fear that use of social networking sites will make people more dependent on the computer for communication and socialization and less able to communicate and socialize in face-to-face situations – in other words, be able to make their way in the real world.

I believe that social networking sites such as Facebook and Twitter are indeed legitimate forms of communication and socialization. However, they do need to be moderated and incorporated into a range of



## “Our Beloved Irene”

Please see the enclosed insert for more information about the Irene Smith Lee Memorial Fund.

## Credit Union Financing Puts You in the Driver's Seat

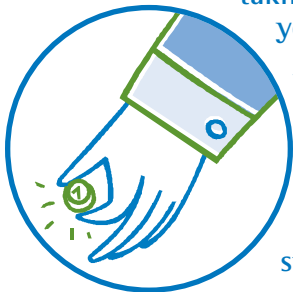


If it's time for new wheels, cruise on over to the credit union for your financing. When you get a pre-approved loan, you're in the driver's seat. You can shop

new and used car dealers or let CU | Easy Wheels, a concierge car buying service help you find the vehicle you are looking for. You won't have to settle for the make or model that someone wants to sell you; you can buy the car that suits your needs exactly. With auto loan rates as low as 4.24%APR and flexible terms, we have a vehicle loan that works for you and your budget. At the credit union, we always have your best interest in mind. So on the road to your next vehicle, make the credit union your first stop.

## 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.

# FOR SALE

### BY SEALED BID

## 2005 Honda Accord

Includes: A/C, Power Steering, Power Windows, Tilt Steering, CD Player

139,650 MILES  
NADA Retail Value \$8,075

Please include your name, address, and phone number with your bid. Place inside sealed envelope marked: "2005 Honda Accord bid offer" and give it to the Loan Department.

Minimum bid is \$6,550.00  
Offered for sale in "as is" condition

**All bids must be in the Credit Union Loan Department by 4:00 pm on July 16, 2010**

Credit Union reserves the right to not accept any bid below the minimum.

## 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](http://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



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 SUBSIDIZED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**

