



## Don't let your money blow out the window, bring your car loan back to PFCU!

**Rates as low as: 1.00%<sup>APR</sup>**

PFCU has opened a window of opportunity for members to bring their car loans back to PFCU from November 1 - December 31. You should be able to reduce the rate and term of your loan and save money!

### NEW CARS

- 1 Year for 1.00%<sup>APR</sup>
- 2 Years for 2.00%<sup>APR</sup>
- 3 Years for 3.00%<sup>APR</sup>
- 4 Years for 4.00%<sup>APR</sup>
- 5 Years for 5.00%<sup>APR</sup>

### USED CARS

- 1 Year for 2.00%<sup>APR</sup>
- 2 Years for 3.00%<sup>APR</sup>
- 3 Years for 4.00%<sup>APR</sup>
- 4 Years for 5.00%<sup>APR</sup>



### To refinance your vehicle today...

1. Call or visit the Credit Union at (513) 381-8600  
 Cincinnati - 1243 W. 8th St - Cincinnati, OH 45203  
 Dayton - 803 E. 5th St - Dayton, OH 45402
2. If you are calling after normal business hours, please contact our 24/7 Lending Center at 513-381-8600 and press option 7.
3. Apply online at [www.URmyCU.com](http://www.URmyCU.com) and log into your account. After logging in, click on "Loan Applications" to get started.

APR = Annual Percentage Rate. This promotion is valid through: 12/31/2011. Sale excludes existing loans at Postal Family Credit Union. Not all members will qualify. Rates are subject to change without notice.

## Having a hard time making ends meet?

Postal Family Credit Union is partnered with Trinity Debt Management, a local non-profit debt management organization that helps people meet the challenges of more effective personal money management. Trinity Debt Management offers debt management solutions, budgeting assistance and counseling services to individuals who are faced with financial difficulties. They can help people consolidate their monthly bills, negotiate significant reductions in interest rates and late fees, and help you establish a budget to help you get out of debt quicker.

Trinity Debt Management specializes in helping people reduce their unsecured debt, such as credit card debt. They can even help you if you are behind on your mortgage payments. The Trinity staff is very knowledgeable and can offer alternatives to getting you on the track of personal financial success. Trinity Debt Management has helped several PFCU members take control of their finances and become debt-free!

We encourage you take advantage of this program today. Please contact Trinity Debt Management at (800) 758-3844 to begin the journey of financial freedom!

Be sure to check out the MoneyEd financial website. This website offers a variety of financial topics to choose from such as: credit, auto loans, budgeting and many more. MoneyEd gives you the facts and is informative. MoneyEd provides lessons on each topic in an understandable and straightforward format. Once you have studied a topic you will then take a brief test on the materials you have viewed.

Please see the following MoneyEd topics available:

- Managing Your Checking Account
- Credit Smart
- Budgeting
- Auto Loan Finance
- Personal Finance for College Students
- Money Smart Teens
- Debt Management Options \*Recently Added\*
- Investment Basics \*Recently Added\*
- Guide to Home Ownership \*Recently Added\*

To get started please visit PFCU's website at [www.URmyCU.com](http://www.URmyCU.com) and click on "Money Ed" under the "financial education" section.



## Scholarship Program

PFCU has given \$21,000 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](http://www.URmyCU.com/scholarship) for the scholarship promotion and download your application.

An applicant will be required to take two educational classes "Money Smart Teens" and "Personal Finance for College Students" and pass with at least 9 out of 10 questions answered correctly. You will find the classes on [www.URmyCU.org](http://www.URmyCU.org) click under "Financial Education" and then click on the "Money Ed" link. You may take the classes and test multiple times until you pass the course.

After taking the classes you will be required to complete the application and write a 500-750 word essay on if you thought the educational classes were informative, what financial tips you picked up and any suggestions for other classes or improvement on the current classes. Your essay will help PFCU become more informed on what our younger members are looking for and what we can do to help them.

Your classes must be completed by February 28, 2012. Your application must be postmarked no later than, Thursday, March 8, 2012 for consideration. All applications submitted in person must be received by the date above.

If you have questions about 2012 Scholarship Program, please contact us at (513) 381-8600.

## 2012 Pocket Calendars Available

We have a limited supply of 2012 pocket planners available. They can be picked up at the Cincinnati and Dayton branch office until our supply runs out. Thank you for being a member!

## 2012 Cincinnati Chapter OCUL Scholarship Program

Are you looking for ways to combat the high costs of college? Finding money for college can be task itself. The Cincinnati Chapter of the Ohio Credit Union League is awarding a handful of \$1,000.00 scholarships to high school students for their post-secondary education. To qualify, an applicant must be at least a senior in high school and plan to participate in post-secondary studies, including professional, vocational, and academic studies not limited to colleges and universities. Student applications must be completed and submitted to CCOCUL Scholarship Committee for consideration no later than February 10, 2012.

If you are chosen to receive a scholarship from the chapter, your application will be submitted to the statewide competition sponsored by the Ohio Credit Union Foundation which will award four \$2,500 scholarships. You must be a member of an Ohio Credit Union in one of the Cincinnati Chapter area counties to be eligible. (Cincinnati Chapter Counties are: Hamilton, Clermont, Brown and Adams.)

To download the scholarship application, please visit our website at [www.URmyCU.com](http://www.URmyCU.com) and click on the link titled "Scholarship Info".

## Wanted: Credit Union Directors

The Nominating Committee is now accepting applications for positions on the Board of Directors. There are two positions open for election. Elected officials are volunteers and receive no compensation for their services.

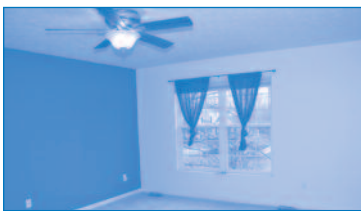
You must meet the following requirements:

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 4, 2011. We will send you an application that must be completed and returned no later than November 25, 2011.

# 3428 Moria Drive



- 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 I275 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.

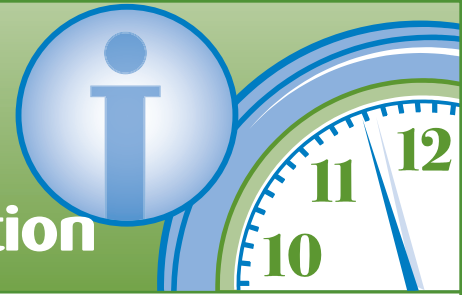
Asking Price: \$156,000

For a virtual tour visit our website at [www.URmyCU.com](http://www.URmyCU.com).

For showings contact, Patrick Voegelé.

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.

## 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](http://www.URmyCU.com)

### We will be closed...

Columbus Day, October 10, 2011  
Veterans Day, November 11, 2011  
Thanksgiving, November 24, 2011  
Christmas Day Observance, December 26, 2011  
New Year's Day Observance, January 2, 2012



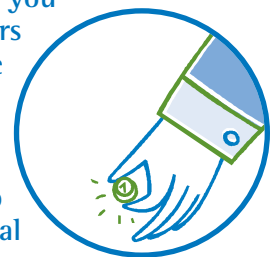
### Dates to remember...

Annual Meeting, Thursday February 23, 2012

## Adopt 2011 Program Class

## Can You Spare Some Change?

The Cincinnati office of PFCU has again adopted classes at Oylar 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.



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

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."