



## 'Tis The Season For Online Shopping

We all know holiday shopping online saves time and money. But, you need to be careful. The following tips will help you have a safe, secure online shopping experience this holiday season:

1. Secure your computer. Make sure you have up-to-date antivirus, antispyware, and antimalware software installed.
2. Know the retailer. If unfamiliar with the retailer, look for more information about the company by running an online search to see if it is reputable. If you're still not sure, check the Better Business Bureau's website at [www.bbbonline.com](http://www.bbbonline.com).
3. Make sure your transactions online are secure. Look for the "lock" icon on the browser's status bar and be sure "https" appears in the website's address bar before making an online purchase. The "s" stands for "secure" and indicates that the webpage is encrypted.
4. Use strong passwords. Use passwords with at least eight characters and numbers and use both upper and lower case letters.
5. If possible use a credit card instead of a debit card. Credit card charge transactions are protected by the Fair Credit Billing Act. If online criminals can get your debit card information, they have the potential to empty your bank account, thus leaving you without liquid funds available.
6. Keep a record. Keep a record of your online transactions, including product description and price, online receipt, and copies of every e-mail you send or receive from the seller. Remember to review your credit card and bank statements for unauthorized charges.



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.

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## Look for the Lock...and 's'

When a web page asks you for sensitive information, you need to be able to identify if the page is secure or not. The ability to recognize a secure web connection is extremely important as online fraud cases continue to increase.

There are two general indications of a secured web page:

### Check the web page URL

Usually, when browsing the web, the URLs (web page addresses) begin with the letters "**http**", a secure connection should begin with "**https**".



### Check for the "Lock" icon

A standard among web browsers is to display a "lock" icon somewhere in the window of the browser.



Click (or double-click) on the lock icon to see details of the site's security. This is important to know because some fraudulent web sites are built with a bar at the bottom of the web page to imitate the lock icon of your browser! So test the functionality built into this lock icon. It is very important to **KNOW YOUR BROWSER!** Check your browser's help file or contact the makers of your browser software if you are unsure how to use this functionality.

### Other Indicators of a Secured Web Page

Many SSL Certificate vendors (**VeriSign**, **GeoTrust**, **SSL.com**, etc.) also provide a "**site seal**" to the owners of these web sites.

Online merchants want you to see these site seals. They want you to know they have made every effort to make their site a safe shopping experience. For that reason the site seal is usually located where you, the customer, can easily see it.

These site seals should not necessarily be trusted on their own, but should serve as a reminder to "investigate further".



## PFCU Scholarship Program

(continued from page 1)

### 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) and you be directed to the scholarship landing page. There you will find the link to download the scholarship application.

***“Education is the most powerful weapon which you can use to change the world.” Nelson Mandela***

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.

## OCUL Scholarship Program

Are you looking for ways to combat the high costs of college? Finding money for college can be a 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 11, 2011. 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.)

Visit our website to download the scholarship application. If you have any questions about the 2011 OCUL Scholarship, contact Patrick Voegele today, [pvoegele@urmycu.com](mailto:pvoegele@urmycu.com) or (513) 381-8600.



## Are you in debt danger?

***Here are some of the symptoms...***

- Are you overwhelmed by the amount of debt you have?
- Are you making your payments but not seeing the balances go down?
- Are you being contacted by your creditors?
- Are your accounts beginning to fall behind?

That’s why Postal Family Credit Union is introducing you to Trinity, a non-profit certified counseling organization that can provide you with your own financial fitness coach. Trinity can assist you in developing a plan to help you reach your financial goals. In many cases Trinity counselors can answer your questions immediately.

- How can I design a realistic budget?
- What are my options for getting out of debt?
- I want to buy a home in the next few years. How can I prepare for that?
- How can I get a copy of my credit report?

If you have more complex issues, an appointment will be scheduled to allow you more time to discuss your situation.

Just call a Trinity counselor toll-free at (800) 281-0939 and let them know you’re a member of PFCU. Please visit the Trinity web site: [www.trinitycredit.org](http://www.trinitycredit.org) for more information about developing a personalized plan designed for your financial goals.

We hope you will take advantage of Trinity, another benefit of your membership with Postal Family Credit Union.

## 2010 Adopt-A-Class Program



***Help us make a difference!***

The Cincinnati office of PFCU once again has adopted a class at Oyler Elementary School for Christmas through the Adopt-A-Class foundation. We are now taking donations at our office and we need your help! Enclosed in the envelope is donation slip for this great cause. Please donate as little as \$1.00 to make this a special Christmas for the kids.

Also, when you visit the office, just look for the jars that have “Can you spare some change” written on them and we are also selling all types of small teddy bears. All of profit will go into our Christmas Fund.

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.

# 2011 Pocket Calendars

## Pocket Planners Available

We have a limited supply of 2011 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!

## Why FHA?

- Low Down Payment – Only 3.5%
- Flexibility – Allows Credit Scores as low as 640
- Gifts from Qualified Relatives allowed
- Liberal Underwriting Standards – Allows Debt Ratios of 31%/43%
- FHA loans may be assumable
- No Prepayment Penalty

## Great Rates! 3.500% Rate / 4.386% APR

\$100,000 Loan; 15 Year Term; \$722.03 P&I; 96.5% LTV



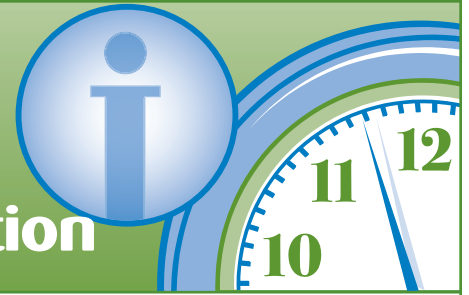
### New Changes! Effective October 2010!

No mortgage Insurance on FHA Loans with a 15 Year Term at 90% Loan to Value Reduced Upfront Mortgage Insurance Premium from 2.25% to 1%



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

### We will be closed...

Veterans Day, November 11, 2010  
Thanksgiving, November 25, 2010  
Christmas Day Observance, December 24, 2010  
New Year's Day Observance, December 31, 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

It's as Easy as 1-2-3! (Find, Drive and Purchase)

Call 513.490.9719 or toll free 800.286.0276

**CU** | easywheels

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

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) \_\_\_\_\_ Length of Repayment (Approximate) - Months \_\_\_\_\_  
 Single Life  Joint Life  Disability  None  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 NO. OF DEPENDENTS AGES OF DEPENDENTS  
 EMPLOYER POSITION SUPERVISOR  
 ADDRESS LENGTH OF EMPLOYMENT TELEPHONE YEARLY BASE SALARY  
 YRS. MOS.

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 Automobile Year Make Model Bal. Owed Interest Rate  
 Automobile 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 DEBTS**

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."

SIGNATURE: \_\_\_\_\_

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