



Financial Checkup

When was the last time you had your financial checkup?

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

We will be conducting financial checkups! We will have you complete a small form (just like when you go to the doctor). Tell us about your finances and your lifestyle, such as what loans you have, how much you have saved, do you have kids in college, etc. Once we have assessed and scored your financial condition, we then will help you set tangible goals. Whether your goal is to lower your monthly payments or to start saving, we will tailor a plan that fits your needs and that makes sense for you!

In the next few weeks to come you will be receiving a Financial Health Card to complete and return to the Credit Union. This form will be available for download via www.URmyCU.com and through Web\PAL or you can also get one at any of our branch offices. If you have a family member or co-worker who is interested in having a financial checkup and is not already a credit union member, be sure and let us know so we can send them a membership packet and a Financial Health Card!

PFCU Lobby Service

Attention All Members

Effective January 2010, The Cincinnati Police Department requested that Postal Family Credit Union require all persons entering the Credit Union building to remove all hats, hoods, sunglasses, and turn off any cell phone in their possession.

This new policy is in place for the safety of all members and employees. We thank you in advance for your cooperation and understanding.

A Farewell to Tom McGregor!

For over 30 years, Tom McGregor has honorably served the Credit Union and devoted himself to the Credit Union Movement. In 1978 Mr. McGregor began his credit union career on the audit committee and then eventually was elected to the board of directors in 1981. Tom held the position as Chairman of the Board for five years and also served on many board committees. He has been the Chairman of the building committee for over the last 5 years and also served on the delinquent loan committee during that time. Many milestones were seen during his tenure as a board member. His hard work and devotion are greatly appreciated.

Tom enjoys spending time with his wife Ruth, children, grandchildren, and great-grandchildren! We want to thank his wife for allowing him to dedicate himself and sharing his talents with the Credit Union. Aside from being a family man, he is also very much involved with and committed to his Church.

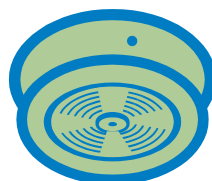
The Credit Union staff and board of directors would like to say, Thank-you Tom for your time and commitment to Postal Family CU. Tom has agreed to serve as an associate board member, which will allow the Credit Union good use of his expertise.



Choose Easy.

Turbo Tax is now on our website at www.URmyCU.com for the 2009 tax season. You will be able to prepare and file your Federal and State tax on-line for a small fee.

Did You Remember...



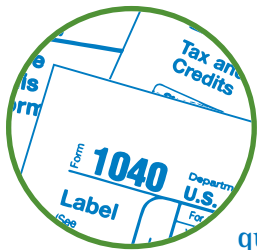
To change the batteries in your smoke detectors? It's suggested that you do so at the beginning and end of daylight savings time – that was last month.

Things you may not know about your Credit Union

1. Everybody you are related to can join PFCU
2. Home banking is free to all members 24/7
 - a) Allows transfers to other accounts
 - b) Set up future email reminders
 - c) Inventory all your bonds for safe keeping
 - d) View + print a copy of share drafts
 - e) Set up to have notices emailed to you
 - f) Order share drafts
 - g) Access your PFCU credit card account
 - h) Order a copy of your credit bureau
3. Share draft + direct deposit = 360 free checks yearly
4. Free bill payment up to 15 items per month
5. ATM + debit cards no ATM surcharge at all NCB (NCB = National City Bank), US Bank offices
6. Loan rates are cheaper if you transfer payments from your share/share draft
7. PAL allows account access 24/7 by phone
8. E statements are available to all members
9. ATM cards available for share withdrawals
10. Safe deposit boxes available
11. PFCU sells and cashes E/EE Bonds
12. Free notary service to all members
13. Special accounts for Christmas, vacation, taxes
14. Open certificates for as low as \$25 per payday

Thanks for using all PFCU services!

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.



2009 Tax Refund

Have your 2009 tax refund sent directly to your share account or your checking account at Postal Family Credit Union via direct deposit... it's quicker, safer, and easier.

Why not take advantage of this convenient way to deposit your refund. Simply include our routing and transit number (242076669) on your tax form.

If you want the refund to go to your savings account use your account/member number followed by 0 0. If you want your refund to go to your checking (Draft Account) account use the number located on your checks.

If you have any questions about these numbers call one of our member service representatives at 513-381-8600.



Vehicle Loans

Available at your Credit Union

Car Shopping? See Your Credit Union First

Spring is in the air and the open road beckons. If you are headed toward the car dealer lot or scanning the vehicle classifieds in search of a spring fever cure make your first stop the Postal Family Credit Union. Whether you are buying a new vehicle – or just new to you – arranging your financing ahead of time at the credit union is the smart way to shop. So, when you first speak with a salesperson, never relate that you plan to finance the vehicle yourself. If you do, the dealership may quote a high sticker price to make up for its lost profit on the financing. But with your pre-approved loan from the credit union in your back pocket, you can concentrate on getting the right car at the right price.

CONCIERGE CAR BUYING SERVICE

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

Call 513.523.6343 or toll free 800.286.0276

CU | easywheels

www.cueasywheels.com

\$8,000 Tax Credit Available NOW!!!

CU Mortgage Network
Article by Dan Sagle

You may qualify for a **one-time tax credit of up to \$8,000 (or up to \$6,500 if you are a homeowner for 5 of the last 8 years)** if you are a first-time homebuyer. A 1st time home buyer is defined as someone who has not owned any other main property presently or within the last 3 years.

Now is the time to move fast however, the deadline for getting your tax credit is **April 30th 2010**. That means you have to find and execute a purchase contract **by April 30th 2010** and close on your loan before **June 30th, 2010**. Keep in mind that sometimes home loans can take up to 45 days to process.

This provision from the American Recovery and Reinvestment Act of 2009 and is a great benefit to purchasing your own home right now. Keep in mind there are qualifying factors such as income limitations and occupancy. Just complete form 5405 (available at www.irs.gov) and file with your tax return and send in your closing statement along with your paper tax filing.

Many frequently asked questions can be answered at www.irs.gov and the professionals at **CU Mortgage Network**, your credit union home lending partner, can help.

CU Mortgage Network will work with you to qualify you for financing on your purchase. NOW is the perfect time to get a deal on a new home while interest rates are at all-time lows. Get pre-qualified today to have more negotiating power and buy with confidence.

CU Mortgage Network can also refinance your current loan, lower your interest rate and save you money. Rates are still at all-time lows and applying is easy by calling us direct at **(513) 762-1692** or visit our website www.cumortgagenetwork.com.

For questions or inquiries call:
Dan Sagle (513) 762-1692
Email: 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 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...
Memorial Day, May 31, 2010
Independence Day, July 5, 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.

2010 Election Results

At our 82nd Annual Meeting it was announced that Richard Joesting and Mark Mercer were each elected to a three year term. Thanks to all those members who cast their ballots for this election.

2010 BOARD OF DIRECTORS

Tom Crowley..... Chairman
James Lambert..... Vice-Chairman
Dennis Marschner Secretary
James C. Burns Treasurer
Richard Joesting Director
Mark Mercer..... Director
Bill Nolan Director

James Thomas McGregor, Associate Board Member, has volunteered to serve on the Delinquent Loan and Building Committees.

PRIVACY POLICY



Your Money is “Safe” with Us!

Postal Family Credit Union, Inc. Privacy Policy

Postal Family Credit Union, Inc. is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 513-381-8600 or 1-800-265-4527.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

Postal Family Credit Union, Inc. collects nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions and experiences with us or others; and
- Information about your use of our Web site through cookies (small pieces of data stored by your Internet browser on your computer) or other technology that may be used to , among other things, remember passwords for you, help us provide you with customized content; and
- Information we receive from a consumer reporting agency (i.e. credit bureaus).

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. The Credit Union’s Board of Directors has approved each of these companies.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records.

If you terminate your membership with Postal Family Credit Union, Inc., we will not share information we have collected about you, except as permitted by law.

HOW WE PROTECT YOUR INFORMATION

Postal Family Credit Union, Inc. restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

Postal Family Credit Union, Inc. is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Keep your information with us current. If your address or phone number changes, please let us know immediately. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will contact you immediately.
- Be cautious when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM, debit or credit cards that can provide free access to your accounts if your card is lost or stolen.

PRVPOL/02/01



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