



A few ways to save \$1,000 before Christmas

Article by: Trinity Debt Management

With Christmas only four months away, take time to review your monthly budget. Potential savings are often hidden within the details of cell phone contracts, utility bills, or insurance costs. Trinity has provided a new online budget that will help you prepare a budget and track spending. By making a few adjustments you will save as much as \$1,000 before Christmas. Here are a few suggestions to help you get started.

Simple Savings

Lower your cell phone bill. Potential savings: \$80 Look at your cell phone contract for minutes used or costs for text messaging. If you are using less service than you are paying for, switch to a cheaper plan. You could save \$20 a month or \$80 by Christmas.

Eliminate your landline. Potential savings: \$140 By eliminating your landline you can save money and still keep your DSL or internet connection.

Review your insurance costs. Potential savings: \$250 Call your insurance agent and ask for the best rates on your car and home insurance costs. When was the last time you reviewed your policy, you could save money by revising your coverage or rewriting your plan.

Drop the gym. Potential savings: \$150 Keeping a gym membership is costly and can keep you from building savings for Christmas. Take advantage of exercise opportunities outside and keep the money.

Drop premium cable channels – or drop cable altogether. Potential savings: \$50 – \$600 Consider costs for cable and the high rates for premium channels. Having basic cable will save you money and help you build savings. If you are not using the service much, consider having it turned off.

Sell Stuff. Potential earnings: \$400 If you're like most people, you've got clothes you don't wear, CDs you don't listen to, books you don't read, DVDs you don't watch, or furniture you don't sit in. Sell these items at a con-

signment shop or online at eBay or craigslist or have a yard sale.

Save on Food. Potential savings: \$300 If you are not tracking food expenses monthly you are likely spending more than you know. Having estimated grocery expenses will help you create savings. Take time over the next few weeks to track grocery expenses and use coupons to save. Remember to eat at home or pack your lunch. Going out to eat adds up every month.

Carry only cash: Potential savings: \$250 Carry only cash – no plastic. It will result in significant savings. Carrying cash will help you avoid using credit cards. And spending our own money tends to slow down spending.

If you need help preparing a budget call a Trinity Counselor or review our online budgeting worksheets available from the Trinity website.

(800) 758-3844 or www.trinitycredit.org

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

Financial Health Checkups!

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 chance to win one of two \$250.00 Visa® Gift Cards. All Financial Health Checkup forms must be completed and postmarked by October 29, 2010 to be eligible for contest. For more information and complete details on the Financial Health Checkup, please contact Patrick Voegelé today.

All Family Members are Welcome

Do you know someone who could benefit from belonging to the credit union? Because you are a member of the credit union, members of your family are also eligible to join. Please pass the word about the credit union difference.

Let them know that belonging to the credit union is more cost effective than doing business with a bank. Share with them some of the benefits of belonging:

- Great products and services.
- Competitive Saving and Loan Rates
- We are a full service financial institution.

The more members who join the credit union, the stronger we become. So do yourself and your family and friends a favor and direct them to the credit union. They will thank you for it, and so will we!



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.

Need A Notary?

For personal or business reasons, we will all have the need for a notary service at some point in our life. Did you know that Postal Family Credit Union offers notary services? So, if you're looking for a notary, the Credit Union is pleased to provide you with this service, free of charge. If you would like to have something notarized, just visit the Credit Union anytime during normal business hours.



Is 100% Financing on Home Lending still available?

The answer is YES. Even with banks cutting back the amount of money you can borrow, it is good to know that buying a house can still be accomplished with a ZERO down payment. Postal Family Credit Union has access to home loan programs that can fit your current financial needs and we'll give our members availability to these programs at the most competitive rates.

USDA Rural Development, also known as RD, is a program that may qualify you for up to 102% financing of your appraised value. This applies to whether you are looking to purchase a new home or refinance your current RD loan to get a lower rate. One great benefit is NO monthly mortgage insurance is required on this type of loan.



Home Financing in Rural Areas

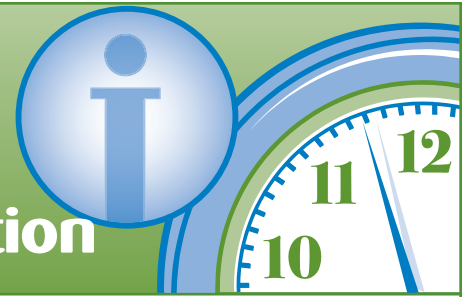
USDA provides homeownership opportunities to rural Americans, as well as programs for home renovation and repair. To see if your property is eligible and for more information visit the USDA website at www.usda.gov or call one of our professionals at Credit Union Mortgage Network 513-762-1692.

Credit Union Mortgage Network specializes in 1st Time Home Buyer, Rural Development, FHA, VA and Conventional Lending and will work with you to pre-qualify you or someone you know for the type of loan to suit your needs.

For additional information visit our website at www.cumortgagenetwork.com. Our rates are posted daily so visit often and see how being a Postal Family Credit Union member has its advantages.



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

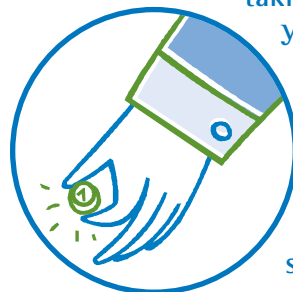
Personal Account Line:
Call P.A.L. for all your account information. If you are in area codes 513, 812 or 859 call 632-5693... all other area codes call 1-800-621-9722. Or visit WebPal II at www.URmyCU.com

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 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.

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
 Purpose of Loan (MUST complete) _____

Length of Repayment (Approximate) - Months
 12 18 24 36 48 60 Other (Specify) _____

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	Bal. Owed	Est. Value	Year	Make	Model	Bal. Owed	Interest Rate
Purchase Price							

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."