



## 25% Off New & Used Auto Loan Rates



**Are you looking to buy a new or used car?  
 Looking to refinance? Load up on the savings at  
 Postal Family Credit Union!**

From April 1 - May 31 take an additional 25%\* off of our auto loan rates!

**Rates as low as:**

**New Cars:  
 2.62%<sup>APR2</sup>**

**Used Cars:  
 3.37%<sup>APR2</sup>**

Hurry, this is a limited time offer.  
 Contact the Credit Union today to apply or be pre-approved!

- Stop by the Credit Union
- Call us – Cincinnati (513) 381-8600 / Dayton (937) 228-7691
- After Hours? – Call the 24/7 Lending Center (call the Credit Union and press option 7)
- Online – Go to: [www.URmyCU.com](http://www.URmyCU.com) and click on “Go” to access your account.  
 Once you are logged in, click on “Loan Applications”

\* Loan rates of 3.00%APR or lower cannot be financed more than 60 months.

<sup>2</sup> APR = Annual Percentage Rate

Sale excludes all existing vehicle loans financed with Postal Family Credit Union. PFCU rate and down payment requirements may vary based on members' credit worthiness. All rates are subject to change without notice.

## Discounted Tickets Now Available

Want to have some fun this summer? The Credit Union is offering discounted tickets to local venues for children and adults. This year the Credit Union will be retailing tickets for Kings Island, The Beach Waterpark, The Cincinnati Zoo & Botanical Gardens, and The Newport Aquarium. Tickets will be available for purchase on April 15. Please see chart below for discounted pricing info.

	Adult Pricing		Junior/Senior Pricing	
	Regular	Our Price	Regular	Our Price
<b>Kings Island</b>	<del>\$51.99</del>	<b>\$34.99</b>	<del>\$31.99</del>	<b>\$28.99</b>
<b>The Cincinnati Zoo</b>	<del>\$14.00</del>	<b>\$12.50</b>	<del>\$10.00</del>	<b>\$8.50</b>
<b>Newport Aquarium</b>	<del>\$22.00</del>	<b>\$20.50</b>	<del>\$15.00</del>	<b>\$13.50</b>
<b>The Beach Waterpark</b>	<del>\$29.99</del>	<b>\$18.00</b>	<del>\$12.99</del>	<b>\$9.50</b>

Please note all ticket sales are final and cannot be returned to Credit Union. Tickets must be purchased at the Credit Union and cannot be mailed.

## Teaching Your Children about Money

It is important for children to learn about money at an early age and understand how it works. Children are more impressionable when they are younger. We encourage you to open a Share Account at the Credit Union for your child at an early age.

Below are some helpful guidelines for teaching your kids about money and the importance of saving:

- Teach them in order to spend money; they must earn money.
- A good saving rule: Have them deposit 50% of money they earn or receive into their Credit Union account.
- Encourage your children to think of different ways to earn money such as, shoveling snow, a paper route, or raking leaves.
- A good time to consider implementing an allowance is when they want to purchase special items; for example, the newest and greatest MP3 player.
- Teach your children the differences between needs, wants, and wishes. This will prepare them for making good spending decisions in the future.
- Your child may make financial mistakes, but with your help they can learn from their mistakes.

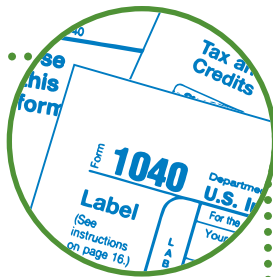
## 2010 Tax Refund

Have your 2010 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.



WEB PAL II™ is designed to provide you and your family with secure and easy access to your Postal Family Credit Union, Inc. accounts over the internet. WEB PAL II™ is open 24 hours a day, 7 days a week, and is available to Postal Family Credit Union, Inc. members only.

### Online Enrollment

To access WEB PAL II™, you must be a member of Postal Family Credit Union and you must enroll as follows:

- 1) Go to **URmyCU.com**
- 2) Click on the **“GO”** button on right side of page
- 3) Click on **“LEARN MORE ABOUT WEB PAL II AND HOW TO ENROLL”**
- 4) Review System Requirements and Security Features
- 5) Click on **“NOT ENROLLED? ENROLL TODAY”**
- 6) Fill out the **Enrollment Application Form** then **SUBMIT APPLICATION**



Turbo Tax is now on our website at [www.URmyCU.com](http://www.URmyCU.com) for the 2010 tax season. You will be able to prepare and file your Federal and State tax on-line for a small fee.

Spring  
it On! Used Auto  
Sales Event

Get Blue Book®  
Trade-In Value on your  
vehicle **PLUS \$500!**

Vehicle purchase required



**March 1 - April 30, 2011 - Contact the loan department for more details.**

## Other Online Services

### Online Bill Pay

Make your life easier with our free online bill payment service. You can pay your bills anytime, wherever you have internet access. With online bill pay you can set up scheduled payments and/or recurring payments. Online bill pay is quick and easy to use. To get started, log into your account today.

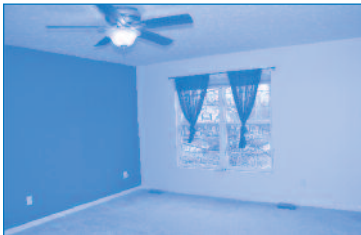
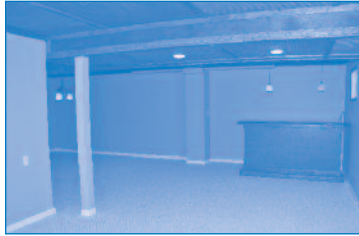
### PALM – Mobile Banking

Are you always on the go? Try our mobile banking, PALM (Personal Account Line Mobile)! With PALM you can view your account balances, view transactions, and even make transfers. PALM is completely FREE! From any mobile phone browser, visit <http://mobile.URmyCU.com> to get started.

## Family Membership at PFCU

You and the members of your family may enjoy all the benefits of Postal Family Credit Union for life. We encourage you to have your family consider the Credit Union for their financial needs. If you've had a good experience with PFCU, please share it with your family. We welcome ALL of your family members (this includes family by marriage) to join the Credit Union! For more information about joining the Credit Union, visit our website or call us today.

# 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

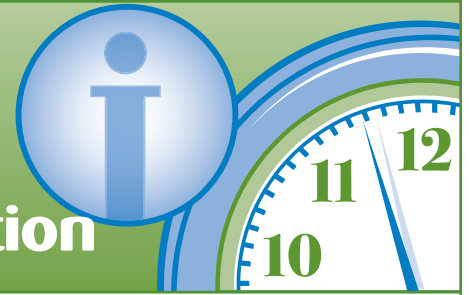
This home is located just minutes off of 1275 in Amelia, Ohio. This home has been recently remodeled and has had many updates. Featuring an open floor plan and spacious living space, this house has quite the appeal. It's perfect for entertaining, with a fully finished basement and wet bar area in the 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.

## 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...

Memorial Day, May 30, 2011  
Independence Day, July 4, 2011



Accounts Are Insured Up To \$250,000  
By member choice accounts are insured by ASU 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

**CU** | easy wheels

[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.

# 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



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.