



## 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.



## 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.

## 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.



# Financial Spring Cleaning

Ah, spring is here. It's time for the weather to get warmer, time for the flowers to bloom and time for you to file your tax returns.

Once you've filed, you'll be ready to toss those paper records as part of your spring cleaning routine, right? If you don't know what you should keep or shred, PFCU offers tips to help you clear away the clutter.

## What to Keep

- Keep your **income tax returns** and supporting documents for a minimum of three years. If you're self-employed, keep supporting tax documents for six years. Once the time elapses, shred them.
- Save **year-end investment statements** for at least three years. Hold onto quarterly statements until you receive your annual statements and have confirmed that the numbers match. Be sure to keep records that show the initial purchase price for stocks and mutual funds so you can calculate your basis when you sell them.
- Keep records pertaining to your **house** as long as you live in it. Records showing your purchase price, and what you spent on improvements, may help when trying to prove the value of your home to potential buyers. After selling, keep documents for three years.
- Hold onto records showing how much money went into and came out of **Individual Retirement Arrangements (IRAs) and 401(k)s** – especially if you've made any nondeductible contributions – so you don't overpay taxes when you withdraw the money.
- Keeping **financial records** helps you track your spending, create budgets and provide proof of payment when needed. Keep financial statements and cancelled checks for one year unless you are using them for tax purposes, then keep them for three years.
- If you have **loans and certificates of deposit**, store the original documentation somewhere safe and keep the most current statements. When loans are paid off, or accounts are closed, shred the records.
- Hold onto **sales receipts** until the product warranty or the return/exchange period expires. If you need sales receipts for tax purposes, keep them for three years.
- Keep paid **medical bills** for one year so that you can see if they qualify for a deduction on your tax forms. Typically, medical and dental expenses exceeding 7.5 percent of your income qualify. Check IRS Publication 502 at [www.irs.gov](http://www.irs.gov) for more information.

## What to Toss

- **Financial receipts** such as ATM receipts, withdrawal and deposit slips, debit and credit card receipts can go

through the shredder, after you've checked them against your monthly statements.

- Keep **paycheck stubs** only until you receive your Form W-2 at the end of the year, then shred them.
- You can get rid of paper copies of most **monthly bills** – for things like credit cards, utilities and cable TV – unless you need them for tax purposes, and then keep them for three years.

Getting rid of financial clutter from your life will help keep your financial path clear. Don't forget to revisit your filing system from time to time. Having an occasional "shred fest" is as good for your spirit as it is for the integrity of your record-keeping system. For information on keeping good records, check IRS Publication 552 at [www.irs.gov](http://www.irs.gov).

Source: Accel Financial Services

## Introducing...



Postal Family Credit Union is pleased to offer a great member benefit – **Trinity Debt Management** Financial Counseling. As a valued member of PFCU, we are committed to serving you. And as a benefit of your membership, we are providing you with free access to financial education and counseling services.

The Credit Union has teamed up with **Trinity**, is a non-profit financial counseling organization. Through comprehensive education and exceptional service, this organization has been assisting individuals since 1992. Through our partnership with **Trinity**, you will enjoy unlimited access to financial counselors.

You can receive assistance with:

- Personal and family budgeting
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

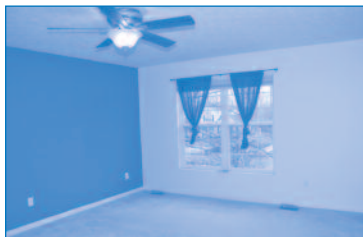
**Trinity** counselors are available Monday through Friday

To use this new service, simply call 1-800-793-9019 or visit them on the web anytime at [www.trinitycredit.org](http://www.trinitycredit.org).

Also, be sure to check out the MoneyEd financial website. This website offers a variety of financial topics to learn about such as, Credit, Auto Loans, and Budgeting. Visit [www.armacu.com](http://www.armacu.com) and click on the MoneyEd link under the Financial Education tab.



# 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

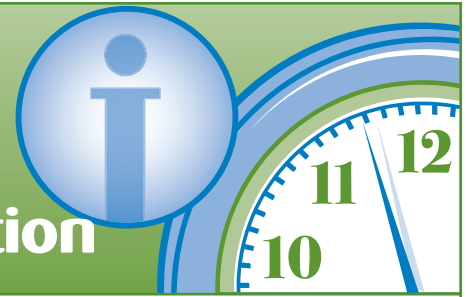
This home is located just minutes off of 1275 in Amelia, Ohio. This home has been recently remodeled and has had many updates. Featuring an open floor plan and spacious living space, this house has quite the appeal. It's perfect for entertaining, with a fully finished basement and wet bar area in the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

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 |                                   | SUPERVISOR    |                    |
| ADDRESS   |          | LENGTH OF EMPLOYMENT<br>YRS. MOS. | 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<br>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."