



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](http://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) Click on “**NOT ENROLLED? ENROLL TODAY**”
- 5) Fill out the **Enrollment Application Form** then **SUBMIT APPLICATION**



### System Requirements

To use WEB PAL II™, you must be using Internet Explorer 4.0 (or higher) or Netscape Navigator 4.0 (or higher) as your browser, and it **must support 128-bit encryption**. You can download one of these browsers by clicking on the respective icon at the bottom of the “How To Enroll” page at [www.URmyCU.com](http://www.URmyCU.com).

### Security Features

WEB PAL II™ employs industry leading security features to ensure that all of your transactions are conducted with the highest possible privacy and protection. All data is encrypted using 128-bit encryption—the strongest form available—and transferred via the Secure Sockets Layer (SSL) protocol between you and your Credit Union.

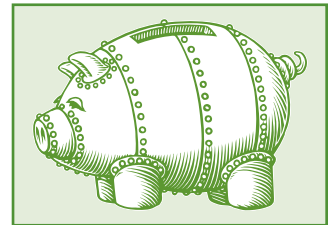
## Pocket Planners Available

We have a limit supply of 2010 Pocket Planners available they can be picked up at the Cincinnati and Dayton offices until our supply runs out. **THANKS FOR BEING A MEMBER.**

## Financial Security Your Funds Are Safe at PFCU

Rest assured, we’re looking out for you!

During these difficult economic times some of our members may be concerned about the safety of their money. PFCU wants to assure all of our members that your money is safe.



One of the many ways we’re looking out for you is by providing ASI Insurance. Your deposits are insured up to \$250,000 per account. Each account you have with PFCU is insured to this exceptional level of coverage. You may for example; have a savings, checking and share certificate and each would be insured up to \$250,000 so rest easy your money is safe secure with the Postal Family Credit Union.



YOUR CREDIT UNION™

**INTERNATIONAL CREDIT UNION DAY**

OCTOBER 15, 2009



PFCU has given over \$17,000 in scholarships to members wanting to further their education. PFCU is offering two \$1000 scholarships to members of the credit union and you could be the member to win.

### 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 look in the promotions box for the scholarship promotion and download your application.

Complete the application and write a 500-750 word essay on “Do you believe that the internet’s social networking venues such as Facebook and twitter are acceptable modes of communication and socialization? In your opinion, do they improve or diminish one’s ability to fully and properly communicate and socialize? Explain your reasoning.”

The deadline for returning your application is March 11, 2010. All the requirements will be included in your application. We would love to see more members applying for the scholarship.

### CONCIERGE CAR BUYING SERVICE

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

Call 513.523.6343 or toll free 800.286.0276

**CU** | easywheels

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

## Great Report Cards!!!

The Board of Directors and Staff would like to congratulate the following member/students on receiving great report cards for the school year 2008-2009.

### Keep up the good work!

Brewster, Brandon N	Payne, Lariah Lanay
Brewster, Victoria	Powers, John Patrick
Brown, Margaret T	Powers, Michaela Marie
Brown, Scott Gerald	Rein, Edward Paul
Collins, Caleb Jeffrey	Rein, Nicholas Ralph
Ingram, Brittney A.	Ridder, Emily Kathleen
Jackson, Devohn Edward	Ridder, Megan
Kohler, Jenna M	Ridder, Michael
Kohler, Julia Rose	Sadler, Jordann V.
Kohler, Justin	Sullivan, Keegan
Kremer, Joshua	Sullivan, Sean
Lohmann, Alexandra	Tenhundfeld, Kiona
Lohmann, Margaret J	Vinson, Alaina Paige
Meese, Lauren	Voet, Aaron L.
Nussman, Robert	Voet, Ryan A.
Nussman, Susan	Whitfield, Christopher
Payne, Claudasia Trinay	



If you are struggling to pay credit card debt and not seeming to reduce the balances, our partners at Trinity can help.

One of the ways Trinity helps our members is by negotiating on your behalf to get lower rates on out of control credit card debt. This member’s interest actually went down from 24.5% to 6.8%!

“Thanks again for all your help; I’m very grateful that your organization exists! It is such a relief to know that I’m not going to have to pay those outrageous interest rates anymore. I felt very helpless for a while there, and it made me sick knowing how much money we were wasting. Now I feel like we can actually make some progress in getting out of debt, and STAYING that way since we’ll be able to build up a savings even while we’re paying down our bills.”

Call today at 1-800-698-0851 or visit our website [www.trinitycredit.org](http://www.trinitycredit.org)

# Attention First Time Home Buyers: Time Is Running Out To Get Your \$8000 Tax Credit!

CU Mortgage Network  
By Dan Sagle

Now is the time to move fast if you are considering taking advantage of the first time home buyer tax credit offered by the IRS of up to **\$8000**. The deadline is **December 1, 2009**. That means you have to have closed on your new home **before** that date to qualify if you are a first time home buyer. The clock is ticking away at this great opportunity so it is very important to recognize the sooner you act the better you will be to still make the deadline. Sometimes home loans can take up to 45 days to process.



This provision, enacted as part of the American Recovery and Reinvestment Act of 2009, is a great benefit to purchasing your own home right now. There are qualifications like income limitations and other factors in which we can assist you in determining which loan program would fit your needs best. With very low interest rates, lots of great deals still on the market and incentives available, make sure you don't lose out!

While there is some talk and efforts to lobby the federal government about extending the tax credit program into 2010, nothing has yet been decided, **so it is essential to act now or risk not qualifying for this tax credit.**

**Credit Union Mortgage Network** will work with you to help answer your questions and may pre-qualify you for a home loan whether you are a first time home buyer, purchasing a 2nd home / investment property or refinancing to get a lower interest rate. Call 513-762-1692 and talk with one of our professionals today.

**CU Mortgage Network** works in partnership with your **Postal Family Credit Union** so applying is easy by calling us direct at (513) 762-1692 or apply online at [www.cumortgagenetwork.com](http://www.cumortgagenetwork.com).

Note: CU Mortgage Network is not a tax professional. We recommend consulting with a tax professional if you have specific questions regarding completion and filing of form 5405 available at [www.irs.gov](http://www.irs.gov).

For questions or inquiries call:  
Dan Sagle (513) 762-1692  
Email: [dan.sagle@cumtg.org](mailto: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](http://www.URmyCU.com)

**We will be closed...**  
Columbus Day, October 12, 2009  
Veterans Day, November 11, 2009  
Thanksgiving, November 26, 2009  
Christmas Day, December 25, 2009  
New Year's Day, January 1, 2010

**Dates to Remember...**  
Annual Meeting, February 25, 2010



## Can You Spare Some Change?

The Cincinnati office of PFCU has again adopted a class at Oyler Elementary School for Christmas. We are now taking donations at our office. When you visit the office just watch for the jars that has "Can you spare some change" written on them. We are also selling all types of small 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.

# YOUR BILLING RIGHTS

## KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

### Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us (on a separate sheet) at:

Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- Dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your share savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address.
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

### Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 513-381-8600 or write us at: Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (or 20 business days for foreign initiated transactions and all transfers resulting from point-of-sale debit card transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (or 90 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) for the amount you think is an error so that you will have the use of money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions), we may not re-credit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.