



## Coming Soon

### A new Facebook Online Banking Application



Today there is so much talk about Facebook and other social media websites. In the United States alone, more than 150 million people are active users of Facebook and counting. It has become a common way of communicating and sharing information these days.

We will be introducing a new Facebook Application (App) called **MyMoney**. This new app will allow Facebook users to view account information, transfer between credit union accounts, and see account history. MyMoney uses multiple levels of security to ensure that only you can access your account. In addition to the standard privacy features offered by Facebook, MyMoney uses a built in two-way security system that lets you know you're connected to your account at PFCU.

The Credit Union will be launching MyMoney in May 2010. Please visit the Credit Union's website at [www.URmyCU.com](http://www.URmyCU.com) and click on the "Find us on Facebook" icon to become a fan of Postal Family CU and for more information about the launch of MyMoney. If you have more questions about MyMoney, please contact Patrick Voegle today.



## Auto Loan Special

### Purchase or Refinance

Has your vehicle seen better days? Looking to purchase a new or used vehicle? Let PFCU help you make it possible! For a limited time the Credit Union is offering vehicle loan rates as low as 4.24%APR. This special is also for members who would like to bring their loan back to the Credit Union!

Unlike dealer financing, the Credit Union has NO application or early pay-off fees. Members who have their loan payment deducted from their payroll will receive an additional 0.25% off the base rate. If you would like to be pre-approved for a vehicle loan you can call the Credit Union or apply online at [www.URmyCU.com](http://www.URmyCU.com).

## View Share Draft Images

Are you aware that you have the ability to see and print an image of your share drafts (checks) that have cleared? This gives you a convenient way to keep track of your transactions. Just follow these instructions:

- Go to our website [www.URmyCU.com](http://www.URmyCU.com), click on HOME BANKING-WEB PAL II, enter your account number, complete authentication information and password.
- Click on your share draft account. Cleared share drafts will appear in blue.
- Click on the share draft number you wish to view.
- Confirm your request, choose Accept to view the share draft image.
- You can also print a copy for your records.

## Protect Your Accounts With AlertMe™

**AlertMe™** CONSUMER CREDIT  
MONITORING SERVICE

AlertMe™ is a credit monitoring tool that detects new account applications, address changes, delinquencies, and other activities that post to the Experian® Credit Bureau under your name. As a subscriber, you will receive email notifications when these changes take place, keeping you informed about your credit report activity and allowing you to take corrective action quickly if necessary.

For just \$4.25 a month, you'll know how your personal information is being used. When you subscribe to the AlertMe™ service, you'll receive:

- Daily Monitoring of your Experian® credit bureau file
- Email notifications when credit activities post
- Low monthly fee with automated billing
- Annual reminder to order your free credit report
- Identity theft insurance

AlertMe™ can help you minimize losses and maximize your peace of mind. To subscribe or learn more go to [www.URmyCU.com](http://www.URmyCU.com) and click on the AlertMe™ banner and follow the instructions to enroll for this protection.

## Financial Checkup

*We may have the cure for what's ailing you financially!*

We will be conducting financial health checkups! Just complete a small form (just like when you go to the doctor) and tell us about your finances and lifestyle. Once we have received your Financial Health Card, we will then assess your financial condition and help you set reachable financial goals. We may be able to help you reduce your loan payments or interest rates and even help you start a savings plan.

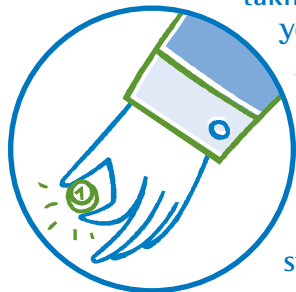
We will begin sending out the Financial Health Cards this month for you to complete and return to the Credit Union. The Financial Health Card will also be available to download via our website at [www.URmyCU.com](http://www.URmyCU.com) and through Web/PAL or you can also get one at any of our branch 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.

## Register to Receive E-Mails from PFCU

If you have not registered yet to receive our latest e-mails go to [www.URmyCU.com](http://www.URmyCU.com). Click on "**News & Events**", scroll down to "**Click here to register**" then complete the requested information. Registration allows PFCU to keep you up to date on the most recent services we offer. It also allows us to contact you when we are offering specials on certificate and loan rates! It's easy.

## 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.

## Refeathering Your Nest? We Can Help

Is this the year to take spring-cleaning one step further and tackle those home improvement projects? Investing in updates allows you to enjoy your home more now and may increase your home's resale value in the future. Replacing windows, doors, a furnace, or air conditioning with more energy efficient versions can help you save on your utility bills as well.



You will likely get some of your investment back when you sell your home, however the average payback varies.\*

As you weigh your options, keep in mind that the Credit Union's interest rates are great. With a home improvement loan from PFCU, you may be able to afford more than you think. We have rates that will help make your dream home a reality. For details, call or stop by the credit union today.

\*Check out *Remodeling Magazine's* most recent "Cost vs. Value" study on line at <http://www.remodeling.hw.net/remodeling-market-data/about-the-200910-cost-vs-value-report.aspx>

### 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** | 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.

# Thinking about buying a Home...Top things to know

## 1. Start by shoring up your credit.

Since you most likely will need to get a mortgage to buy a house, you must make sure your credit history is as clean as possible. A few months before you start house hunting, get copies of your credit report. Make sure the facts are correct, and fix any problems you discover.

## 2. Before house hunting, get pre-approved.

Getting pre-approved will save you the grief of looking at houses you can't afford and put you in a better position to make a serious offer when you do find the right house. Not to be confused with pre-qualification, which is based on a cursory review of your finances, pre-approval from a lender is based on your actual income, debt and credit history.

## 3. If you can't put down the usual 20 percent, you may still qualify for a loan.

Consider FHA Home Financing with down payments as low as 3.5%! Contact our mortgage partners at the Credit Union Mortgage Network for details.



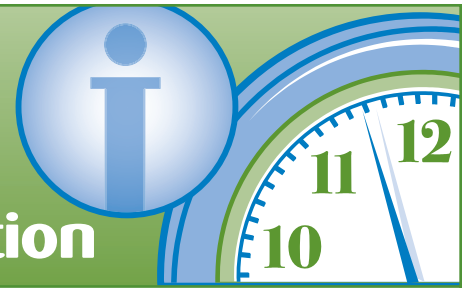
Apply online! Check out current rates online at [www.cumortgagenetwork.com](http://www.cumortgagenetwork.com)

Free Pre-Qualifications!

Call Dave Gschwind at 762-1628 for details.

**CreditUnion**  
MORTGAGE NETWORK™  
Your Postal Family Credit Union  
Mortgage Partner

## 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.



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.

### Mailing Address:

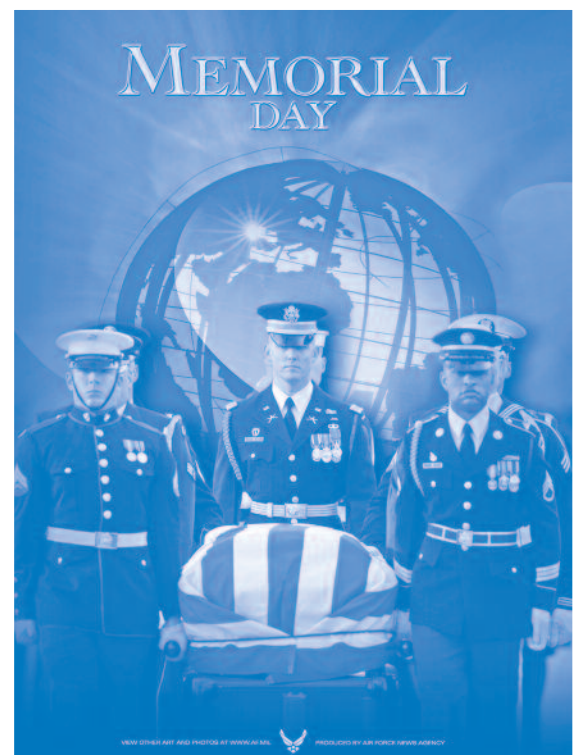
P.O. Box 14403  
Cincinnati, OH 45250-0403

### 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 31, 2010  
Independence Day, July 5, 2010



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 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			Automobile	
Purchase Price	Bal. Owed	Est. Value	Year	Make

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."