



New Vehicle Loan Rates as Low as 3.49%*_{APR} and Used Vehicle Rates as low as 4.49%*_{APR}



*Annual Percentage Rate

Are you looking for a new or used vehicle? We can pre-approve your loan. Did you recently finance a vehicle elsewhere? We can refinance it here. We have the loan for you, with rates and terms to fit your budget.

Rates based on Members Credit Score and automatic transfer of loan payment. Rates may change at anytime.

Important Notice to PFCU Debit Cardholders

Effective September 1, 2011, Postal Family Credit Union's Debit Cards will no longer honor any Car Rental Charges, but you can continue to use your Postal Family Credit Union Credit Card for Car Rental Charges.

Need Help Buying a Car?

CU | easywheels

Are you looking to purchase a new or used car but do not want the hassle of car shopping? By using CU | Easy Wheels we will find your dream car, at the right price and get you pre-approved for a loan. To start just call 513-490-9719

It's as Easy as 1-2-3!

1 FIND

2 DRIVE

3 PURCHASE

Benefits of Purchasing from Enterprise

Haggle-Free Buying

- No-Haggle Pricing
- Vehicle Certification
- Trade-Ins and Financing



Worry-Free Ownership

- 7-Day Repurchase Agreement
- 12 months/12,000 miles Limited Powertrain Warranty
- Vehicle Service Contracts
- Enterprise Roadside Assistance

Contact us today at 513-381-8600 to get pre-approved and for more information on special deals offered through Postal Family Credit Union.

Cincinnati: 555 E. Galbraith Road, 513-677-8000
Centerville: 280 Loop Road, 937-291-3390
Columbus: 4701 W. Broad Street, 614-851-5500

Hours: Monday - Friday 9:00 AM - 7:00 PM
Saturday 9:00 AM - 3:00 PM

Choose one of our credit cards and you will SAVE!

MasterCard... 10.9% *APR

Visa... 10.9% *APR

Visa Gold ... 9.9% *APR

Our Credit Cards are popular mostly because of what they don't have – high interest rates. So stop paying those outrageous rates, fees and other charges, and apply for one of our credit cards today. And soon, you'll enjoy the extra savings. Remember there are no annual fees with our cards. If you don't have one of our cards, use the form at the bottom of the page to request an application.

Contact us today at 513-381-8600



*Annual Percentage Rate

Credit Card Request/ Balance Transfer Form

SIMPLY COMPLETE THIS FORM AND RETURN IT TO US, WE WILL TAKE CARE OF THE REST

By signing below, I authorize you to bill my credit card account in the amount(s) listed below. I understand that you will advise me when payment was mailed or if you are unable to process my request for any reason.



I want to transfer a credit card balance to my:

MasterCard®

Visa Classic®

Visa Gold®

Please send me a credit card application

Credit Union Account # _____

Financial Institution:

Name: _____

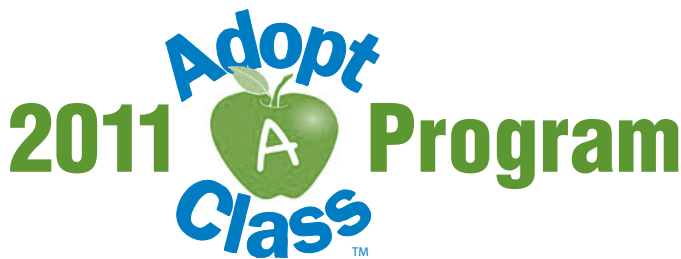
Address: _____

Amount to pay: _____ Account #: _____

Print Name: _____

Day Phone: _____ Evening Phone: _____

Signature: _____



Can You Spare Some Change?

The Cincinnati office of PFCU has again adopted classes 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 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.



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.

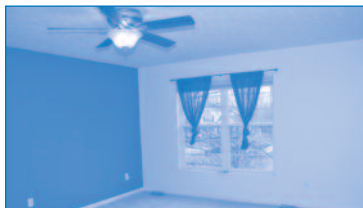


Let them know that belonging to the credit union is more cost effective than doing business with a bank. Share with them some of the benefits of belonging:

- 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!

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.

For showings contact, Patrick Voegel.

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.

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, Monday, September 5, 2011

Columbus Day, October 10, 2011

Veterans Day, November 11, 2011

Thanksgiving, November 24, 2011

For Christmas, December 26, 2011



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.

Wanted: Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2012. There are 2 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 4, 2011. We will send you an application that must be completed and returned no later than November 25, 2011.

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
 Length of Repayment (Approximate) - Months
 12 18 24 36 48 60 Other (Specify) _____
 Purpose of Loan (MUST complete) _____ 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			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."