



The MAILBOX

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A publication for the members of

POSTALFamily
Credit Union, Inc.

www.URmyCU.org

"Welcome to the Family"



A Holiday Loan Can Save Your Christmas

High prices for food and energy threatening to be the Grinch who steals your Christmas? Thinking of just using your credit cards in order to spare your family the disappointment of empty stockings? Think again. Our special holiday loan can help you enjoy the holidays without facing hefty credit card bills in January.

A holiday loan lets you leave your credit cards at home. And that can save you money. Studies show that people spend more when they use their credit card to pay for purchases - whether they can afford to or not. But with a holiday loan, you can pay cash. Because you only spend the amount you borrow, you're much more likely to stick to your budget. So make your list - check it twice. Then apply for a holiday loan from Postal Family Credit Union location.



Toledo Resident Wins Statewide Credit Union Scholarship

The Ohio Credit Union Foundation (OCUF) recently announced Rachel LaFerriere of Toledo as the recipient of its 2020 video scholarship. LaFerriere's video tops more than 40 submissions from across the state, each with their own unique video following a prompt to imagine they are running their credit union and want to entice community members to join with a commercial highlighting the benefits of membership.

LaFerriere's video stood out above the rest for its energetic and engaging take on the day she started running her credit union and promoting the advantages that come with membership. LaFerriere, who is a member of Toledo Metro Federal Credit Union, will receive \$5,000 from the Foundation to put towards her higher education at the University of Dayton.

CAR RATE EXTRAVAGANZA!

FOR A LIMITED TIME ONLY

...New Car Loan Rates beginning at 2.55%*

...Used Car Loan Rates beginning at 2.69%*

Buy a new car or a car new to you!

Have a car loan somewhere else at a higher rate? Then "Bring your Loan Home" and start saving money each month with PFCU. Call Jeff or Erin today at 513.381.8600 and press "3", we'll do all the work for you, our member!

*Annual Percentage Rate, subject to credit approval.

No Surcharge ATM's

You can always find the ATM's closest to you that have no surcharges by

visiting the following links:



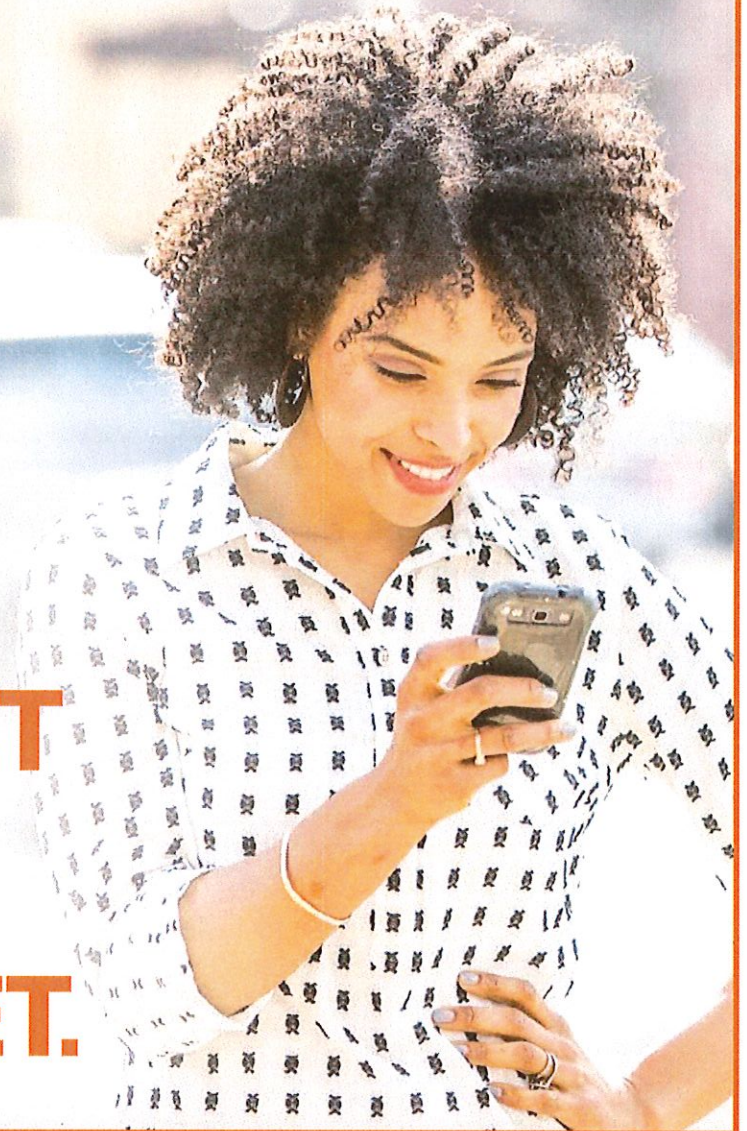
<https://www.allianceone.coop/a1atm/find>

<https://www.moneypass.com/atm-locator.html>

You may search by address, city, or zip. Great to use while traveling on vacation or business!



KEEP AN EYE ON THE CARDS IN YOUR WALLET WITH THE PHONE IN YOUR POCKET.



With the CardValet® app, you can save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket. If you can't find your credit card, you can instantly lock the card to prevent fraudulent charges from being made. Don't worry; you can also instantly unlock the card when it turns up in the dryer or refrigerator. (No judgment.) With CardValet you can also set spending limits, get purchase alerts in real time and limit transactions to a certain area using your phone's GPS, all while having the ability to personalize your own security settings to suit your busy lifestyle. With convenience like that we may see less of you here in the branch, but we'll still be here if you need us. We'll miss you, so stop by once in a while even if it's just to say "hi."

CardValet®
It's free, fast - easy to use

Life Happens...Insurance is Important!

Postal Family Credit Union's Trusted Insurance Partner is TruStage Insurance Agency.

Andrew VanSickle, a regional Liberty Mutual agent licensed in Ohio, Kentucky and Indiana and a Downtown Cincinnati Resident is PFCU's recommended resource to have all your questions answered and to make sure you have the necessary coverages to protect you when "Life Happens". Give Andrew a call for a 100% free, no obligation conversation on how to protect you and your family when "Life Happens". Andrew can be reached at 513-364-7178.

"Bring your loan HOME"

- ✓ Receive a \$100 Gas Card! *
- ✓ Defer your payments for 90 days!
- ✓ We will match or beat your rate! *

Transfer an existing loan or credit card balance from another institution and bring your loan home!

How can you say no?

Stop in or call 513.381.8600 Ext. #3

*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.55% APR. Interest will accrue over the 90 day deferment period regardless of balance. Member must be able to provide verification of existing rate. Existing PFCU loans are excluded. This institution is not federally insured. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY**

Hours and Information



Mailing Address:

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

Hours:

Monday, Tuesday, Thursday, Friday: 9:00 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.



Cincinnati: 1243 West 8th Street, Cincinnati, OH 45203

Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726

Dayton: 1111 East Fifth Street, Dayton OH 45401

937-228-7691, Toll Free: 1-800-265-4527

Closed 11:00 a.m. to 11:30 a.m. for Lunch

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.org



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.**

We will be closed...

Veteran's Day, Wednesday, November 11, 2020
Thanksgiving, Thursday, November 26, 2020
Christmas Day, December 25, 2020
New Year's Day, January 1, 2021



Invite Your Family To Join Ours

The holidays are just around the corner. Here's a gift that can last a lifetime: membership in the Postal Family Credit Union. Because you belong to the credit union, your family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number.

In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions. With a gift of credit union membership, one size really does fit all and no worries about the long line at the return and exchange counter. Membership in PFCU makes an ideal baby shower or christening gift as well. What better way to show your love and affection than starting a little one out on the road to financial security?



**Credit Union Membership
For the Whole Family**

For more information about how your family members can join PFCU, stop by or give us a call.



FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Postal Family Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

1. GENERAL POLICY — Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before close of business on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after the close of business or on a business day we are not open, we will consider that the deposit was made on the next business day we are open.

2. RESERVATION OF RIGHT TO HOLD — In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

3. LONGER DELAYS MAY APPLY — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

4. SPECIAL RULES FOR NEW ACCOUNTS — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

5. DEPOSITS AT NONPROPRIETARY ATMS — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the third business day after the date of your deposit. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

6. FOREIGN CHECKS — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.