



**“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**



**POSTALFamily**  
Credit Union, Inc.

1243 West 8th Street • Cincinnati, OH 45203-1004 • 513-381-8600  
1111 East Fifth Street • Dayton, OH 45402-2299 • 937-228-7691  
Mail: P.O. Box 14403 • Cincinnati, OH 45250-0403  
Toll Free 1-800-265-4527 • [www.URmyCU.org](http://www.URmyCU.org)

\*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.



The **MAILBOX**

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**POSTALFamily**  
Credit Union, Inc.

[www.URmyCU.org](http://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.

*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.

**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.







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

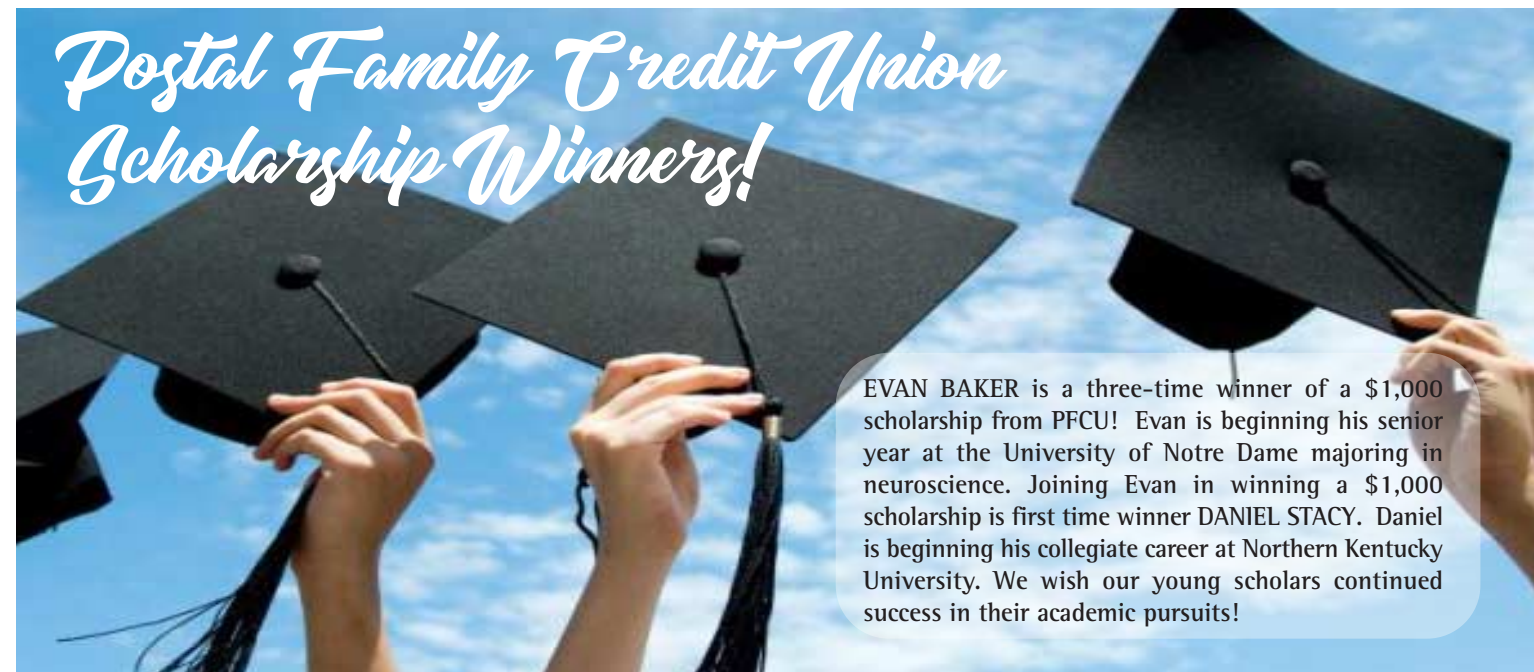


With the CardValet® app, you can save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket. If you can't find your credit card, you can instantly lock the card to prevent fraudulent charges from being made. Don't worry; you can also instantly unlock 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

## Postal Family Credit Union Scholarship Winners!



EVAN BAKER is a three-time winner of a \$1,000 scholarship from PFCU! Evan is beginning his senior year at the University of Notre Dame majoring in neuroscience. Joining Evan in winning a \$1,000 scholarship is first time winner DANIEL STACY. Daniel is beginning his collegiate career at Northern Kentucky University. We wish our young scholars continued success in their academic pursuits!

### 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.

### 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!

### 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](http://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, Thursday, November 11, 2021  
Thanksgiving, Thursday, November 25, 2021  
Christmas Day, December 25, 2021  
New Year's Day, January 1, 2022

