

94th Annual Meeting



The 2022 Annual Meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with annual meetings open to its valued member-owners: You! Give us your feedback and let us know how well the credit union is serving your financial needs. Enjoy refreshments and snacks and the chance to visit with other members too. The credit union exists only to serve you and your support is appreciated.

The meeting will be held on Thursday, March 31, 2022 at the main office at 1243 W. 8th Street in the lower level. The meeting will begin at 5:15 p.m. We look forward to seeing you at the annual meeting. Masks will be required for all attendees.

Only one nomination was received for each of the open Board of Directors positions. As a result, no election will be necessary and the two individuals will be elected by general consent or acclamation for a three year term.

The elected directors are: Sue Egbers and Mark Mercer.

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

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



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...

Martin Luther King, Jr. Day, Monday, January 17, 2022
President's Day, Monday, February 21, 2022



Approved!

"Bring your loan HOME"



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

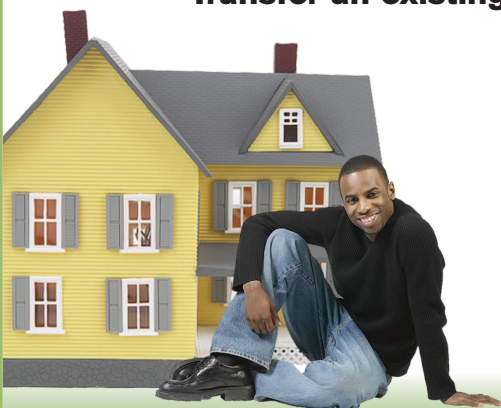
Transfer an existing loan or credit card balance from another institution and bring your loan HOME?

How can you say no?

Stop in or call 513.381.8600 Ext. #3



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



*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.



A publication for the members of

POSTAL Family
Credit Union, Inc.

www.URmyCU.org

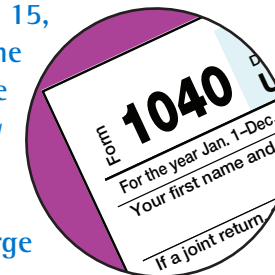
"Welcome to the Family"



Tax Time Again

Tax Day is Friday, April 15, 2022

You must submit your 2020 tax forms electronically or have them post-marked by Thursday, April 15, 2022. But even if you wait until the last moment to file your taxes, there are three things you can do right now to lessen the stress.



1. Get a set of folders or large envelopes and label them for your various tax documents. As you receive tax information from your employer, the Credit Union and any other financial institutions, any investments you hold and so on, place them in the appropriate folder.
2. Make a folder for possible tax deductions as well. Go through your year's receipts and pull out those related to real estate taxes, charitable donations, medical expenses, etc., and place them in the folder. Dig out your 2020 return to help you remember what you claimed previously.
3. If you are eligible, contribute to your Individual Retirement Account. You have until tax day to do so, but the sooner the better. Because the interest is accumulating tax free, you will want to maximize the time you have your money tucked away for retirement. For complete details, contact your tax advisor.

Scholarship Program



PFCU has given over \$39,000 in scholarships to members wanting to further their education. PFCU is offering two \$1,000 scholarships to members of the credit union and you could be one of the members to win.

Complete the application and write a 500-700 word essay. Applications are now available.

Your application must be received no later than Friday, March 18, 2022 for consideration. All applications submitted in person must be received by the date above.

Electronic Tax Document Info

PFCU mails tax documents out prior to January 31, 2022 to any member who has not signed up to receive those documents electronically on our home banking site by December 27, 2021.

If you signed up late then you will receive paper tax documents for 2021 and electronic tax documents in years to come.





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

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.

PFCU FEE SCHEDULE effective 03/01/2022

The following fees may be assessed against your accounts if they apply:

REGULAR SHARE ACCOUNT | SAVINGS

- Dormant Account (after 1 year of dormancy) \$10.00 (per month)
- Escheatment Fee \$50.00
- ACH Stop Payment \$35.00 (per item)

SHARE DRAFT ACCOUNT | CHECKING

- Stop Payment (Share Draft, ACH) \$35.00 (per item)
- Copy of Paid Share Draft \$2.00 (per item)
- Share Draft Monthly Fee* \$1.00 (per month)
*waived if Debit card used 6 times during month
- Account Reopen (if closed by PFCU) \$12.00
- Check Printing (Direct Deposit) 2 free boxes in 12 mth period. Style at PFCU discretion
- Check Printing (Non Direct Deposit) Varies by style and number ordered
- Account Research \$15.00 Per Hour
- Account Reconciliation** \$15.00 Per Hour
**First balancing is free
- Overdraft Transfer From Linked Savings or LOC FREE

OVERDRAFT | INSUFFICIENT FUNDS

- Insufficient Funds (Share Draft, ACH, Debit Card) \$35.00 (per presentment)
- Courtesy Pay Overdraft \$35.00 (per presentment)
- Returned Deposit Item \$35.00 (per presentment)

ATM | DEBIT CARD

- PFCU ATM FREE
- Alliance One Network ATM FREE
- MONEYPASS Network ATM FREE
- DEBIT or ATM Card Replacement \$10.00
- ATM/DEBIT Card Overdraft \$35.00 (per presentment)
- ATM/DEBIT Card Cash Withdrawal from ATM*** \$0.50 Per Transaction
***Applies after 6th ATM withdrawal per month
- Deposits FREE
- POS Transactions FREE
- Reissue Previously Revoked ATM/DEBIT Card \$15.00
- Expedited Card Delivery \$30.00

WEB PAL ONLINE BANKING | BILL PAY

- Online Access FREE
- Online Copy of Paid Draft (cleared in last 90 Days) FREE
- Online Copy of Statement (e-Statement)* FREE
*Requires registration for e-Statement
- Online Bill Pay FREE
- Bill Pay Expedited Delivery Costs determined at time of request by Bill Pay service

PAL | AUDIO RESPONSE LINE

- Inquiries FREE
- Transactions FREE

SAFE DEPOSIT BOX RENTAL | CINCINNATI OFFICE

- 3 X 5 X 21 \$20.00 + Tax PER YEAR
- 3 X 10 X 21 \$30.00 + Tax PER YEAR
- 6 X 10 X 21 \$40.00 + Tax PER YEAR
- 9 X 10 X 21 \$65.00 + Tax PER YEAR
- Safe Deposit Initial Key Deposit \$25.00
- Safe Deposit Box Rent Late Fee \$10.00
- Safe Deposit Box Drilling \$275.00 (if both keys are lost)
- Safe Deposit Box Key Replacement Fee \$25.00

WIRE TRANSFER

- Domestic Wire Outgoing \$25.00
- Domestic Wire Incoming \$16.00
- Foreign Wire Incoming \$37.00

OTHER FEES

- Credit Union Check \$3.00 PER CHECK
- Copy of Paid Credit Union Check \$2.00 PER CHECK
- Account History - Mailed \$1.50 PER PAGE
- Account History - Pick up at CU \$1.00 PER PAGE
- Statement Copy (Per Statement) \$3.00
- Garnishment/Levy \$30.00
- Child Support Processing \$10.00
- Share Below \$5 Minimum \$4.99
- Check Cashing PFCU Members FREE
- Check Cashing Non Members \$5.00
- Deposit Verification Fee \$10.00
- Club Account Early Withdrawal Fee \$12.00 (1 Free Withdraw Per Year)
- Returned Mail Bad Address (Per Occurance) \$5.00
- No Notification of Address Change \$2.00
- Overnight Mail \$25.00
- Notary Service FREE

