



MAY 2022
Volume 14 • Issue 5

A publication for the members of

POSTALFamily
Credit Union, Inc.

www.URmyCU.org

"Welcome to the Family"



Keep Up-To-Date: Visit Our Website

Shopping for a new car and looking for our latest loan rates? Got some cash to stash in a share certificate and wondering about rates and terms? Need to know when the office opens? Or how late it is open? Those answers and much more are just a few keystrokes and mouse clicks away when you visit the credit union online. And we're virtually always here for you. Check in anytime for news, announcements, and special promotions that can save you money or simplify your finances. Just log onto www.URmyCU.org to keep up-to-date on all of the many ways the credit union can help you reach your financial goals. Our website will keep you posted on all the benefits of belonging to the credit union, so drop by often.



Moving? Keep Us Posted!

Springtime is the perfect time for moving. If you're planning a move, whether around the corner or across the country, it's important to let PFCU know. Keep us in the loop so that we can keep your information up-to-date and secure. We also want to ensure that you are receiving any and all of PFCU's correspondence, from monthly statements to newsletters to inserts and notices, in a timely manner.



Please alert us to any changes of the following:

1. Address
2. Phone numbers (landline, cell, and work)
3. E-mail address

For your protection, please submit any change of address requests directly to us in writing. For more information, questions, or to obtain the necessary forms, please call 513-381-8600 or visit any branch location. Wishes for a happy and stress-free move from your 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.

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

513-632-5693... 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...

Memorial Day, Monday, May 30, 2022

Low-Cost Safe Deposit Boxes at PFCU

Safe deposit boxes are a good place to keep any personal items that would cause you to say, "If I lose this, I am in deep trouble!" Protect your important things with a safe deposit box at the Credit Union - once that heirloom jewelry, stamp collection, or family photo is lost or stolen, it's too late.

What items should go into a safe deposit box? Important papers such as originals of your insurance policies; family records such as birth, marriage, and death certificates; original deeds, titles, mortgages, leases and other contracts; stocks, bonds and certificates of deposit (CDs). Other valuables include special jewels, medals, rare stamps and other collectibles, negatives for irreplaceable photos, and videos or pictures of your home's contents for insurance purposes (in case of theft or damage).

It is usually recommended that when you open a safe deposit box that you give someone else access to the box, this person is called a deputy. You can have one deputy or multiple deputies. This person(s) will have access to the safe deposit box with or without you. Also, don't put original copies of legal documents in a safe deposit box if they will be needed by anyone who cannot gain access to these documents. You can always put "copies" of legal documents in the safe deposit box.

Start protecting your important items today and open a safe deposit box at the Credit Union. There is a refundable key deposit. See the box sizes and pricing below:

3" x 5" x 21"	\$20.00 Per Year + Tax
3" x 10" x 21"	\$30.00 Per Year + Tax
6" x 10" x 21"	\$40.00 Per Year + Tax
9" x 10" x 21"	\$65.00 Per Year + Tax



Lighten Your Credit Burden with A Consolidation Loan

It's easy to be lulled into making the minimum payments on your credit cards. But take a closer look at your statement to see what you could actually end up paying and how long it will take you to settle the score if you do so – and that's without making any additional charges. If you have balances on multiple credit cards, that's a heavy burden to face. And beware of making a late payment, or it will cost you even more in penalties – a late payment fee and the interest rate may skyrocket.

A Consolidation Loan from Postal Family Credit Union can lighten the load. With a credit union Consolidation Loan, we can help you pay off those high interest credit cards. Plus, you'll only have one payment to make every month, a payment that you can put on autopilot so you won't mistakenly forget it. So don't wait a minute more, call on us today to ask about a Consolidation Loan.



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.

Fee Free ATM's

You can always find the ATM's closest to you that are fee free 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!

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

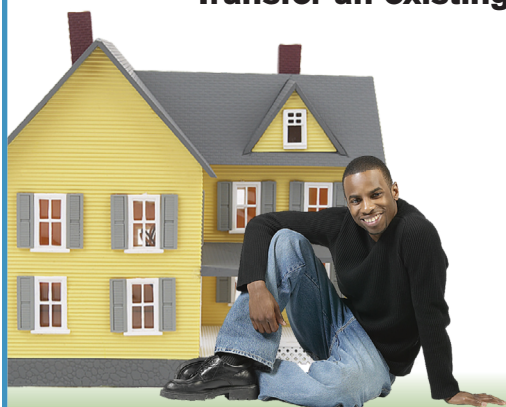
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*Balance must be at least \$10,000 or greater to qualify. For loan balances below \$10,000 only the 90 day deferment will be offered. Member must qualify for the loan under normal underwriting guidelines. Minimum rate floor of this offer is 2.55% APR. 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 woman with curly hair, wearing a white patterned shirt, is looking down at her smartphone. The background is a blurred outdoor setting with cars.

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