



# The MAILBOX

## SEPTEMBER 2022

Volume 14 • Issue 9

A publication for the members of

**POSTALFamily**  
Credit Union, Inc.

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

"Welcome to the Family"



## Are you the missing piece?

The Nominating Committee is now accepting applications for Directors for 2023. There are 3 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.
- 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 October 28, 2022. We will send you an application that must be completed and returned no later than November 18, 2022.

## 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.

## CAR RATE Extravaganza!

**FOR A LIMITED TIME ONLY**

**...New Car Loan Rates beginning at 3.89%\***

**...Used Car Loan Rates beginning at 3.99%\***

**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.



## 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

## Help Our Credit Union Family Grow

Did you know that you're part of our family? And, as credit union kinfolk, you can help our family grow.

By referring a friend or loved one to Postal Family Credit Union, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service and educational resources. At the same time, you are strengthening the entire credit union membership as well as the global credit union movement.

Postal Family Credit Union is more than just a place to put your money, but rather a trusted partner who wants to help you reach your goals. Credit unions are organized to serve, are democratically controlled, and provide their members with a safe place to save and borrow at reasonable rates. Those of us in the credit union family have experienced this first-hand, so why not share it with others?

Pass along the benefits of membership to your inner circle by making them a part of Postal Family Credit Union. Help them join today - visit, call, or stop by any branch location.



Become a  
**MEMBER of PFCU**





## 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](http://www.urmycu.com)

### We will be closed...

Labor Day, Monday, September 5, 2022  
Columbus Day, Monday, October 10, 2022  
Veteran's Day, Friday, November 11, 2022  
Thanksgiving, Thursday, November 24, 2022  
Christmas, Monday, December 26, 2022  
New Year's Day, Monday, January 2, 2023



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.



## 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"

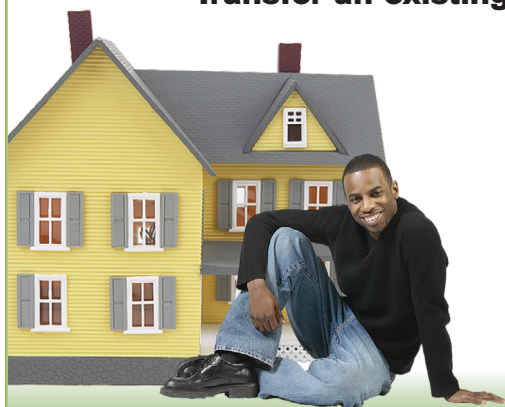


**Receive a \$100 Gas Card!\* • Defer your payments for 90 days!  
We will match or beat your rate!\***

**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**



**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 3.89% 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.

# PAYMENT SAVER

PAYMENT SAVER OFFERS PAYMENTS UP TO  
40% LOWER THAN CONVENTIONAL FINANCING

EXAMPLE: Vehicle with a loan amount  
of \$30,000, a loan term of 36 -months and a  
Guaranteed Future Value of \$16,500.

Financing Option	Conventional Loan	Payment Saver Loan
Loan Amount	\$30,000	\$30,000
Monthly Payments	\$869.13	\$464.80*

\*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

You Save **\$404.33** Per Month!

WHY PAY FOR  
THE WHOLE CAR?

\$30,000 CAR



Guaranteed Future Value (GFV)  
\$16,500

Pay For What You Use!  
\$13,500

Pay for what you use, it just makes sense...