



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

*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 5.89% 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.

The **MAILBOX**
AUGUST 2023
Volume 15 • Issue 8

A publication for the members of

POSTALFamily
Credit Union, Inc.

www.URmyCU.org

“Welcome to the Family”

GROW WITH US



It's Report Card Bonus Time!

If there's a student in your family who is a member of Postal Family Credit Union, (between Kindergarten age and 18) who has received a great report card from school, we have a special bonus in store for him or her.

We will reward our young members with a special bonus of \$1.00 for each “A” (up to a maximum of 10 subjects) he or she earns on his or her end of the year report card. This is our way of letting your child know that we believe working hard in school is a very important part in his or her future success.

Here's how to get your child's Good Grades Bonus:

- The child must be the primary member of the account to qualify.
- Photocopy your child's end of year report card (the report card that indicates the student is being promoted to the next grade).
- As a parent or guardian, sign the copy as your guarantee that the copy is a true and valid duplicate of the original with no alterations.
- Write the child's member number on the report card copy.
- Mail or bring the copy to PFCU no later than August 18, 2023. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of the PFCU and you want them to participate in this incentive program this would be a good time to have them become a member. They will then be able to enjoy the many benefits of being a member of Postal Family Credit Union.

Junior High & High School Students

The Credit Union is offering junior high and high school students the chance to double their money for every “A” received in their classes. Students can now make \$2.00 for every “A” they earn for their courses. In order to qualify for the double-bonus, students must take and pass our “Money Smart Teens” online course. Students that take the online course must receive 8 out of 10 correct answers in order to pass.

With the completion of this course students will gain a better understanding of personal finances, such as checking accounts, credit cards and financial goals. At Postal Family Credit Union we encourage our young members to be educated and aware in order to make the best financial decisions in their lives.

To take the “Money Smart Teens” online course please complete the following steps:

1. Visit our website, www.urmycu.com.
2. Mouse over the “Financial Education” link.
3. Click on the “MoneyEd” link.
4. Click on the “Start Now” link located in the Money Smart Teens area.
5. You will then review all of the course information and take the online exam.
6. Once you have completed the exam the Credit Union will be notified you have taken the exam.
7. Print off your online exam score page and submit with your report card.
8. Deadline is August 18, 2023.

CAR RATE Extravaganza!

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.



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!



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 513-632-5693... all other area codes call 1-800-621-9722. Or visit WebPal II at www.urmycu.org

We will be closed...
Labor Day, Monday, September 4, 2023
Columbus Day, Monday, October 9, 2023
Thanksgiving Day, Thursday, November 23, 2023



ASI American Share Insurance
Accounts Are Insured Up To \$250,000
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.



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.



Protecting Credit Union Deposits Since 1974

- American Share is a member-owned, private share insurer founded in 1974 and is owned by its insured credit unions. Currently, the corporation insures the accounts of over 1.3 million credit union members.
- No credit union member has ever lost money in any American Share-insured credit union account in its history.
- The majority of ASI's assets are held in cash and US government-guaranteed bonds and US Treasury securities.
- Annually, a “big four” accounting firm audits the company's financial statements, and an independent actuary attests to the sufficiency of the ASI's loss reserves.
- ASI's only business is to provide deposit insurance to credit unions, and they are selective about the credit unions they insure. Not all credit unions that apply for coverage are accepted due to their strict underwriting standards.
- ASI is licensed by the Ohio Department of Insurance and dual-regulated by the Ohio Departments of Insurance and Commerce.
- ASI has always been and continues to be in good standing with the various insurance departments and regulators in all of its states of operation.
- Because of their unique structure as a mutual share guaranty corporation (as opposed to a traditional insurance company), American Share is not assigned an insurance industry rating by A.M. Best. However, financial data and other information are supplied to rating services for their review and analysis.

American Share insures each and every account of an individual member up to \$250,000, without limits as to the number of accounts held. If you have 20 separate accounts with your credit union, up to \$5,000,000 of your deposits are covered!



Account Type	Amount Insured
Checking/Share Draft	Up to \$250,000
Savings/Shares	Up to \$250,000
Money Market	Up to \$250,000
IRA	Up to \$250,000
CD/Share Certificate	Up to \$250,000
Holiday Savings	Up to \$250,000

If you have questions about the coverage provided by American Share, ask your credit union or contact us at 800.521.6342.

BY MEMBERS' CHOICE, THIS INSTITUTION IS NOT FEDERALLY INSURED. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.