



Have you purchased a new vehicle with another financial institution within the past few years?

Let us refinance it for a better rate, as low as 1.00%APR.

Now until December 30, 2010 members who financed their new vehicle loan with another financial institution within the last 3 years can bring the loan to PFCU and qualify for the following rates:

- | | |
|-----------------------|-----------------------|
| 1 Year for 1.00% APR | 3 Years for 3.00% APR |
| 2 Years for 2.00% APR | 4 Years for 4.00% APR |

1. Call a loan officer today at:
 (513) 381-8600 or (800) 265-4527
2. Or visit the Cincinnati or Dayton office to apply in person.
 (Please complete application on back page)

This sale is only valid until: 12/30/2010. Sale excludes existing loans at Postal Family Credit Union. Not all members will qualify. Down payment requirements may vary based on members credit worthiness. Rates are subject to change without notice.

Discounted Tickets for The Beach on Ice Event

The Credit Union is selling discounted tickets for The Beach Waterpark's winter event, The Beach on Ice. Enjoy the many festivities this venue has to offer, Ohio's largest ice skating rink, a toboggan slide, a petting corral, polar express train display, food and much more! Don't miss out in the family fun; The Beach on Ice event will only be around for a limited time, December 10 - January 2. Adult tickets are \$15.00 and Youth/Senior tickets are \$10.00 for the All-Access Pass. For more information or to purchase your tickets, please contact Patrick Voegele today.



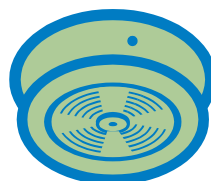
All of us join in
 wishing you a
Happy Holiday Season
 and a prosperous
New Year.

Holiday Safety

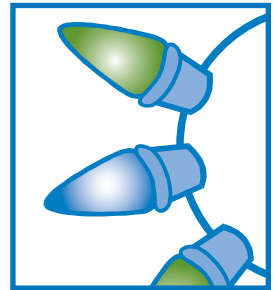
According to statistics from the National Fire Protection Association (NFPA), the number of fires and fire deaths typically rises sharply during the holiday season. Fires during the holiday season injure 2,000 people every year, and cause over \$500 million in damages. Gatherings of family and friends can mean an increase in cooking activity, which is the leading cause of home fires. Add candles, holiday decorations, fireplaces and heating equipment to the mix and the potential for disaster is great.

There are many web sites that have Holiday Safety Tips and suggestions. Get on your favorite search engine and search "Holiday Safety Tips".

Also... DID YOU REMEMBER?



...to change the batteries in your smoke detectors it's suggested that you do this at the beginning and end of daylight savings time – that was last month.





PFCU has given over \$19,000 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 the member to win.

There are three ways to apply:

- Stop in the credit union office and pick up an application.
- Call the credit union at 513-381-8600 and have an application sent to your home.
- Log on to www.URmyCU.com/scholarship and you be directed to the scholarship landing page. There you will find the link to download the scholarship application.

“Education is the most powerful weapon which you can use to change the world.” Nelson Mandela

Complete the application and write a 500 - 750 word essay, defining and discussing what “education” means to you. In your opinion, explain how education has formative effects on a person’s mind, character and values while transmitting knowledge and skills.

Your application must be postmarked no later than, Wednesday, March 16, 2011 for consideration. All applications submitted in person must be received by the date above.

2011 Pocket Calendars

Pocket Planners Available

We have a limited supply of 2011 pocket planners available. They can be picked up at the Cincinnati and Dayton branch office until our supply runs out. Thank you for being a member!

2010 Adopt-A-Class Program



Help us make a difference!

The Cincinnati office of PFCU once again has adopted a class at Oyer Elementary School for Christmas through the Adopt-A-Class foundation. We are now taking donations at our office and we need your help! Enclosed in the envelope is donation slip for this great cause. Please donate as little as \$1.00 to make this a special Christmas for the kids.

Also, when you visit the office, just look for the jars that have “Can you spare some change” written on them and we are also selling all types of small teddy bears. All of profit will go into our Christmas Fund.

Last year we had great participation from our members. We hope we can expect the same this year, without your help we could not make it happen. Watch future newsletters for additional details.



HOLIDAY WRAP UP
Used Auto Sales Event

We'll give you Blue Book[®]
Trade-In Value on your vehicle
PLUS \$500!*

December 1 - 24, 2010

Call 513 381-8600 to get pre-approved today!

Visit Us At Enterprise Car Sales

Centerville .280 Loop Rd. 937 291-3390
Cincinnati ..555 E Galbraith Rd. 513-677-8000
Columbus ..4701 W. Broad St. 614 851-5500



*Trade-In values obtained from © 2010 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is only available on used passenger vehicles or light duty trucks. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or when Enterprise vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Blue Book Trade-In Value plus \$500 offer valid from 12/1/10 - 12/24/10.

The "e" logo, Enterprise, the "Enterprise Certified" logo "The Perfect Used Car Package," and "Haggle-free buying. Worry-free ownership." are trademarks of the Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners. © 2010 Enterprise Rent-A-Car Company. © 2010 Enterprise Rent-A-Car Company. B02822 AD 11/10 SH

Preview a great selection of late-model used vehicles at cuauto deals.com.

OCUL Scholarship Program

Are you looking for ways to combat the high costs of college? Finding money for college can be a task itself. The Cincinnati Chapter of the Ohio Credit Union League is awarding a handful of \$1,000.00 scholarships to high school students for their post-secondary education. To qualify, an applicant must be at least a senior in high school and plan to participate in post-secondary studies, including professional, vocational, and academic studies not limited to colleges and universities.

Student applications must be completed and submitted to CCOCUL Scholarship Committee for consideration no later than February 11, 2011. If you are chosen to receive a scholarship from the chapter, your application will be submitted to the statewide competition sponsored by the Ohio Credit Union Foundation which will award four \$2,500 scholarships. You must be a member of an Ohio Credit Union in one of the Cincinnati Chapter area counties to be eligible. (Cincinnati Chapter Counties are: Hamilton, Clermont, Brown and Adams.)

Visit our website to download the scholarship application. If you have any questions about the 2011 OCUL Scholarship, contact Patrick Voegele today, pvoegele@armyuc.com or (513) 381-8600.



Another great benefit for Postal Family Credit Union members!

- Are you feeling uneasy about your finances?
- Are you struggling to make ends meet?

Because we care about you we are pleased to introduce Trinity Debt Management... a partner whose mission is to help you improve your financial situation.

Just call a Trinity counselor toll-free at (800) 281-0939 and let them know you're a member of PFCU. Visit the Trinity web site: www.trinitycredit.org for more information about developing a personalized plan designed for your financial fitness.

Hours & Information



Cincinnati: 1243 West 8th Street, Cincinnati, OH 45203
Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726
Monday and Friday: 7:30 a.m. to 6:00 p.m.
Tuesday and Thursday: 8:00 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.

Dayton: 803 East 5th Street, Dayton OH 45401
937-228-7691, Toll Free: 1-800-265-4527, Fax: 937-228-3012
Monday, Tuesday, Thursday: 8:30 a.m. to 5:00 p.m.
Wednesday: 10:00 a.m. to 5:00 p.m.
Friday: 8:00 a.m. to 5:00 p.m.

Mailing Address:

P.O. Box 14403
Cincinnati, OH 45250-0403

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

We will be closed...

Christmas Day Observance, December 24, 2010
New Year's Day Observance, December 31, 2010



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.**



CONCIERGE CAR BUYING SERVICE

It's as Easy as 1-2-3! (Find, Drive and Purchase)

Call 513.490.9719 or toll free 800.286.0276

CU | easywheels

www.cueasywheels.com

The articles and opinions in this publication are for general use only, and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult the appropriate individual such as your attorney, accountant, financial advisor or doctor with regard to your individual situation.

ACCT # _____
 DATE _____

POSTAL Family
 Credit Union, Inc.
 P. O. Box 14403, Cincinnati, OH 45250-0403
 Telephone: 513-381-8600, Toll Free: 800-265-4527
 Fax: 513-345-8726, Web: www.URmyCU.com

LOAN APPLICATION
 Please Print

FOR CREDIT UNION USE ONLY

LOAN Approved _____ / _____
 Rejected _____

DATE _____
 Monthly Payments \$ _____
 Payroll Transfer \$ _____
 Old Balance \$ _____
 New Money \$ _____
 Other Charges \$ _____
 New Balance \$ _____
Annual Percentage Rate _____

Please check if you are applying for: Joint Credit Individual Credit

MARITAL STATUS (Complete only if applying for Joint Credit)

Married Separated Unmarried (Single, Divorced, Widowed)

Account # _____

Secured Loan
 Savings Secured / Cert. Loan _____
 Auto, Boat, Motorcycle _____
 Home Equity _____

Unsecured Loan
 Signature Loan _____
 Comaker Loan _____
 Joint Loan _____

Amount applied for _____ Type of insurance (Life, Disability)
 Single Life Joint Life Disability None
 Purpose of Loan (MUST complete) _____

Length of Repayment (Approximate) - Months
 12 18 24 36 48 60 Other (Specify) _____

Payroll Deduction
 Coupons

LAST NAME	FIRST	MIDDLE INITIAL	TELEPHONE	DATE OF BIRTH
STREET			SOC. SEC. NO.	
CITY		STATE	ZIP	
EMPLOYER	POSITION		NO. OF DEPENDENTS	AGES OF DEPENDENTS
ADDRESS		LENGTH OF EMPLOYMENT YRS.	TELEPHONE	YEARLY BASE SALARY

Alimony, child support or separate maintenance income need not be disclosed if you do not wish to have it considered as a basis for repaying this obligation.

OTHER INCOME

1. Resource: _____ Monthly Income: _____
 2. Resource: _____ Monthly Income: _____

HOMEOWNERS Please Complete	Purchase Price	Bal. Owed	Est. Value	Year	Make	Model	Bal. Owed	Interest Rate

PREVIOUS ADDRESS	STREET	CITY	STATE	LENGTH OF RESIDENCE YRS.	MOS.
PREVIOUS EMPLOYMENT	EMPLOYER	ADDRESS		YRS.	MOS.

FINANCIAL INSTITUTION NAME _____

CHECKING/SHARE DRAFT ACCOUNT NO. _____
 SAVINGS/SHARE ACCOUNT NO. _____

Are you a co-maker, endorser, or guarantor on any loan or contract? Yes No If "Yes" For Whom? _____ To Whom? _____

Are there any unsatisfied judgement against? Yes No Amount \$ _____ If "Yes" To Whom Owed? _____

HAVE YOU EVER FILED FOR BANKRUPTCY IN THE PAST 9 YEARS? Yes No YEAR: _____

NEAREST RELATIVE (Not Living With You)	NAME	STREET
	RELATIONSHIP	TELEPHONE
		CITY

CREDIT INFORMATION, OUTSTANDING DEBTS

List All Debts i.e. Car Loans, Bank Loans, Finance Companies, Credit Unions, Dept. Stores, Credit Card Accounts — Attach additional sheet if necessary.

SECURED DEBITS				UNSECURED DEBITS			
Name	Monthly Pmt.	Balance Owed	Int. Rate	Name	Monthly Pmt.	Balance Owed	Int. Rate
1. MTG./RENT				11.			
2. AUTO PMT.				12.			
3. AUTO PMT.				13.			
4. CREDIT UNION				14.			
5.				15.			
6.				16.			
7.				17.			
8.				18.			
9.				19. UTILITIES			
10.				20. ALIMONY, CHILD SUPPORT, ETC.			

To the best of my knowledge, I have no other debts. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment plus answer any questions regarding my credit experience with you.

NOTICE TO ALL OHIO RESIDENTS: "THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS, AND THAT CREDIT REPORTING AGENCIES MAINTAIN SEPARATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST. THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLIANCE WITH THIS LAW."