



## 84th Annual Meeting

The 2012 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 members/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 meeting will be held on Thursday, February 23, 2012, at the main office at 1243 W. 8th Street in the lower level. The meeting will begin at 5:15 PM. We look forward to seeing you at the annual meeting.



File your 2011 tax returns online with TurboTax! Please visit our website at [www.URmyCU.com](http://www.URmyCU.com) and click on the "TurboTax" link to get started.

You will be able to prepare and file your Federal and State tax returns online for a small fee.

## PALM – Mobile Banking

Are you always on the go? Try our mobile banking, PALM (Personal Account Line Mobile)! With PALM you can view your account balances, view transactions, and even make transfers. PALM is free of charge for all PFCU members. In order to use PALM you must currently be enrolled in NetBranch. From any mobile phone browser, visit <http://mobile.URmyCU.com> to start using PALM.



PFCU has given \$21,000 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](http://www.URmyCU.com/scholarship) for the scholarship promotion and download your application.

An applicant will be required to take two educational courses "Money Smart Teens" and "Personal Finance for College Students" and pass with at least 9 out of 10 questions answered correctly. You will find the courses on [www.URmyCU.org](http://www.URmyCU.org) - click under "Financial Education" and then click on the "Money Ed" link. You may take the courses and test multiple times until you pass.

After taking the courses you will be required to complete the application and write a 500-750 word essay on if you thought the educational courses were informative, what financial tips you picked up and any suggestions for other classes or improvement on the current courses. Your essay will help PFCU become more informed on what our younger members are looking for and what we can do to help them.

Your courses must be completed by February 28, 2012. Your application must be postmarked no later than, Thursday, March 8, 2012 for consideration. All applications submitted in person must be received by the date above.

If you have questions about the 2012 Scholarship Program, please contact us at (513) 381-8600.

## Home Mortgage Loans at PFCU

Home prices are more negotiable than ever and interest rates are still very low. That's valuable news to house hunters. Purchasing your dream home is easier when you stop by PFCU first. We'll help you determine what size home loan you can qualify for, explain the mortgage process, and even get you approved for your new home.

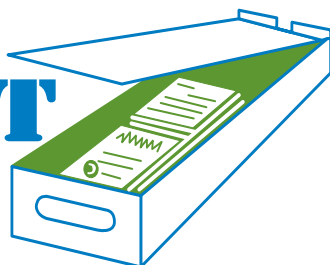
If you are in the process of finding a home, check out the Multiple Listing Service (MLS) at [www.realtor.com](http://www.realtor.com) for your desired locations online. Also, search on a "For Sale by Owner" (FSBO) site, such as, [www.forsalebyowner.com](http://www.forsalebyowner.com) for even more listings. These websites will let you know what's available and also what home prices are in certain areas.

Contact the loan department if you have questions about home mortgage loans and/or rates today!

## Pocket Calendars Available

We have a limited supply of 2012 pocket planners available. They can be picked up at the Cincinnati and Dayton branch offices until our supply runs out. Thank you for being a member!

## SAFE DEPOSIT BOXES



## Available at your Credit Union!

Just as the best time to buy an umbrella is before it starts to rain, the best time to make sure your important documents are out of harm's way is before a flood or fire. Sleep better knowing that items that are difficult or impossible to replace are secure in your safe deposit box at the credit union.

Your credit union has a variety of safe deposit boxes in different sizes to fit every need. Prices are very reasonable, and you have full access to your possessions any time during business hours. Rent a safe deposit box today at your credit union. It's low-cost peace of mind.

3" x 5" x 21" .....	\$15.00 Per Year + Tax
3" x 10" x 21" .....	\$25.00 Per Year + Tax
6" x 10" x 21" .....	\$35.00 Per Year + Tax
9" x 10" x 21" .....	\$60.00 Per Year + Tax

Stop in today and see one of our member service representatives or call 513-381-8600. There is a refundable \$15.00 key deposit.

## 2012 Cincinnati Chapter 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 the CCOCUL Scholarship Committee for consideration no later than February 10, 2012.

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.)

To download the scholarship application, please visit our website at [www.URmyCU.com](http://www.URmyCU.com) and click on the link titled "Scholarship Info".

## Tax Time Again

### Tax Day: Tuesday, April 17, 2012

Good news for procrastinators! Because of the weekend and the observance of Emancipation Day, there are two extra days to file taxes in 2012. You must submit your 2011 tax forms electronically or have them postmarked by Tuesday, April 17, 2012. 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 2010 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.

# TRINITY

Debt Management

Postal Family Credit Union is pleased to offer a great member benefit – Trinity Debt Management Financial Counseling. As a valued member of PFCU, we are committed to serving you and as a benefit of your membership we are providing you with free access to financial education and counseling services.

Through comprehensive education and exceptional service, this organization has been assisting individuals since 1992. PFCU members can take advantage of access to financial counselors.

You can receive assistance with:

- Personal and family budgeting
- Personal money management
- Debt repayment – lowered interest rates and payments
- Avoiding bankruptcy, foreclosure, and repossession

Trinity counselors are available Monday through Friday. To use this service, simply call 1-800-698-0851 or visit them on the web anytime at [www.trinitycredit.org](http://www.trinitycredit.org).

## MoneyEd

A Personal Finance Program

Also, be sure to check out the MoneyEd financial website. This website offers a variety of financial topics to learn about, such as: credit, auto loans, and budgeting. Visit [www.urmycu.com](http://www.urmycu.com) and click on the MoneyEd link under the Financial Education tab.

**CONCIERGE CAR BUYING SERVICE**  
It's as Easy as 1-2-3! (Find, Drive and Purchase)

Call **513.490.9719**

**CU** | easywheels

[www.cueasywheels.com](http://www.cueasywheels.com)

## Hours and Information



### Mailing Address:

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

**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 45402  
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.

### 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)

### Dates to Remember...

Annual Meeting, Thursday, February 23, 2012  
OCUL Scholarship Deadline, February 10, 2012  
PFCU Scholarship Online Test Deadline, February 28, 2012  
PFCU Scholarship Application & Essay Deadline, March 8, 2012  
US Tax Day, April 17, 2012



### We will be closed...

President's Day, Monday, February 20, 2012



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.**

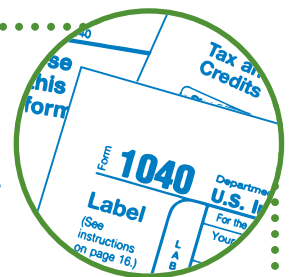
## 2011 Tax Refund

Have your 2011 tax refund sent directly to your share account or your checking account at Postal Family Credit Union via direct deposit... it's quicker, safer and easier.

Why not take advantage of this convenient way to deposit your refund. Simply include our routing and transit number (242076669) on your tax form.

If you want the refund to go to your savings account use your account/member number followed by 0 0. If you want your refund to go to your checking (Draft Account) account use the number located on your checks.

If you have any questions about these numbers call one of our member service representatives at 513-381-8600.



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			Automobile	
Purchase Price	Bal. Owed	Est. Value	Year	Make

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."