



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 look in the promotions box for the scholarship promotion and download your 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, define and discuss 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 offices until our supply runs out. Thank you for being a member!

FINANCIAL HEALTH CHECKUP

Is a high interest credit card payment smothering you? Worried about your credit score? Can't seem to save any money?

The Credit Union is currently conducting Financial Health Checkups. We will have you complete a small form (just like when you go to the doctor). Tell us about your finances, your lifestyle, and what your financial goals are. Once you have completed the checkup form and return it to the Credit Union, we will assess your financial condition and make a plan to help you reach your goals.

Every member who completes the Financial Health Checkup will be entered into a drawing for a grand prize! For more information and complete details on the Financial Health Checkup, please contact Patrick Voegelé today.

**LOCAL.
TRUSTED.
SERVING
YOU.™**

Experience the
**Credit Union
Difference**

International Credit Union Day®
October 21, 2010

Great Report Cards!!!

The Board of Directors and Staff would like to congratulate the following members on receiving great report cards for the 2009-2010 school year!

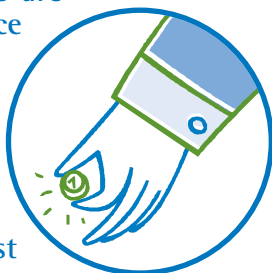
Keep up the good work!

Brewster, Brandon N.	Kohler, Justin
Brown, Margaret T.	Lohmann, Alexandra M.
Brown, Scott Gerald	Lohmann, Margaret J
Cain, Benjamin G.	Meese, Lauren
Campbell, Erroll Dwight, Jr	Powers, Michaela Marie
Collins, Alaina	Powers, John Patrick
Collins, Caleb Jeffrey	Rein, Edward Paul
Cruea, Alex David	Rein, Nicholas Ralph
Edwards, Dannon Raquel	Ridder, Emily Kathleen
Fitzpatrick, Mary P.	Ridder, Megan
Fitzpatrick, Sarah J.	Ridder, Michael
Hall, Hannah Nicole	Sullivan, Sean David
Heil, Raven E.	Sullivan, Keegan Elizabeth
Ingram, Brittney	Tenkman, Emily A.
Jackson, Cody Lee	Voet, Aaron L.
Kohler, Jenna M.	Voet, Ryan A.
Kohler, Julia Rose	Wilhelm, Kyrstin Renee

2010 Adopt-A-Class Program

Help us make a difference!

The Cincinnati office of PFCU once again has adopted a class at Oyler 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 a 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.



Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2011. 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, or a service provider.
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 November 5, 2010. We will send you an application that must be completed and returned no later than November 26, 2010.

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www.cueasywheels.com



SAVE THE
dream Ohio
FORECLOSURE PREVENTION EFFORT

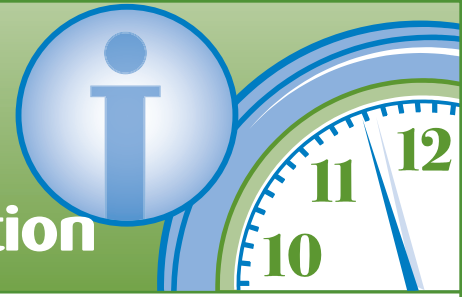
Ohio's Hardest Hit Fund

President Obama established the Housing Finance Agency Innovation Fund for the Hardest-Hit Markets in February 2010 to provide financial assistance to families in the states most impacted by the downturn of the housing market. OHFA has worked with Governor Ted Strickland, the Department of Commerce and the Save the Dream Ohio partners to develop a comprehensive, statewide strategy. The plan aims to assist 26,000 unemployed and underemployed homeowners who are experiencing financial hardship and are at-risk of mortgage loan default or foreclosure. Ohio HHF program options will assist homeowners with financial hardships who have been unable to qualify for existing loan modification and foreclosure prevention programs. Available programs will include:



- **Rescue Payment Assistance** will provide a payment to a participating homeowner's lender/servicer to help bring the homeowner current on his or her delinquent mortgage. The payment could cover principal, interest, fees, delinquent taxes or escrow shortage and homeowners insurance.
- **Partial Mortgage Payment Assistance** will support unemployed homeowners by providing partial mortgage payments while they search for a job or participate in job training.
- **Modification Assistance with Principal Reduction** will provide a payment incentive to servicers to reduce a participating homeowner's mortgage principal to the level necessary to achieve a loan modification with a target of a 115 percent loan-to-value ratio or less. This program should increase the number of loan modifications that are approved and available to both Home Affordable Modification Program (HAMP) eligible and non-HAMP eligible borrowers.
- **Transitional Assistance** will offer an incentive to servicers to complete short sales and deed-in-lieu agreements to help homeowners exit their homes gracefully. This will allow homeowners who cannot sustain homeownership to pursue alternatives to foreclosure, reducing the negative impact on their credit rating and losses to the servicer.

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...

Columbus Day, October 11, 2010
Veterans Day, November 11, 2010
Thanksgiving, November 25, 2010
Christmas Day Observance, December 24, 2010
New Year's Day Observance, December 31, 2010



Ohio's Hardest Hit Fund (continued)

If a homeowner uses Ohio HHF to stay in their home and then sells or refinances their home within five years, the assistance would be repayable from the net proceeds.

For more information about this program, please contact: (888) 404-4674 or visit www.savethedream.ohio.gov

Funded by The Ohio
Hardest-Hit Fund



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.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us (on a separate sheet) at:

Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- Dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your share savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address.
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 513-381-8600 or write us at: Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (or 20 business days for foreign initiated transactions and all transfers resulting from point-of-sale debit card transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (or 90 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) for the amount you think is an error so that you will have the use of money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions), we may not re-credit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.