



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, 2017. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of 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 the 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, 2017.

"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 Extension #3

*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 2.49% 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.

Cincinnati Area CU Outreach Alliance Scholarship Winners!

Postal Family Credit Union is proud to announce that one of its members won a \$1,000 scholarship this year from the Cincinnati Area Credit Union Outreach Alliance! Austin Stacy was among twelve local credit union winners. To stand out amongst the hundreds of scholarship submissions received is quite a feat. Over the years the Cincinnati Area Credit Union Outreach Alliance has given out 195 scholarships totaling \$227,750 over the last eighteen years. Austin has won the last two years!

Postal Family Credit Union Scholarship Winners!

Meghan Baker is now a three time winner of a \$1,000 scholarship! Meghan has won the last 3 consecutive years! Meghan is beginning her junior year at Saint Mary's College in South Bend Indiana and is studying Nursing. Joining Meghan on the winners' platform this year is Alicia Marshall! Alicia is also a winner of a \$1,000 scholarship. Alicia will be attending Bluegrass Community and Technical College this fall in Lexington. We wish our young scholars continued success in their academic pursuits!

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



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.

We will be closed...

Labor Day, Monday, September 4, 2017
Columbus Day, Monday, October 9, 2017
Thanksgiving, Thursday, November 23, 2017



Back to School Loans



Summertime is great, but it goes by quickly! One minute we're soaking up some rays on the beach and the next we're trading in flip-flops and Frisbees for backpacks and pencils.

For parents, back to school means lots of shopping for everything from loose leaf to laptops. And, while this can be a fun and exciting time for many families, it can be a financial burden for others. Fortunately, for those facing difficulty when it comes to checking off that long back to school supply list, Postal Family Credit Union is committed to helping make this an A+ year with Back To School Loans.

You can use your Back To School Loan to purchase:

- Computers
- Clothes, uniforms
- Text books
- Dorm room needs
- School supplies
- Or anything else kids might need to hit the classroom in style

With a Back To School Loan from Postal Family Credit Union, you can eliminate the burden of back to school costs and enjoy your summer worry-free with this affordable financing option. You also will enjoy our great low rates and flexible terms. Apply today.