



**PFCU 2016 Scholarship Program**

PFCU has given over \$29,000 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 one of the members to win.

Complete the application and write a 500-700 word essay. Applications are now available.

Your application must be received no later than Thursday, March 10, 2016 for consideration. All applications submitted in person must be received by the date above.

### **Credit Union Outreach Alliance Scholarship Application 2016 School Year**

The Scholarship Committee of the Cincinnati Credit Union Outreach Alliance invites you to apply for a scholarship. There will be at least eight scholarships awarded at \$1,000 each. To qualify, you must be at least a senior in a local high school and plan to enroll in post-high school studies, including vocational, professional and academic studies, which are not limited to colleges and universities. Applicants may also be anyone who is obtaining an Associates or Bachelor Degree.

**You yourself must be a primary 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.)**

Please return your completed application to:

**CCOCUL Scholarship Committee, c/o Karen Riel, Classic Federal Credit Union, P.O. Box 488, Amelia, OH 45102, post-marked no later than February 15, 2016.**

Winners only will be notified by mail by March 31, 2016. Names of the winners may be published in the local newspaper after the awards dinner.

#### **There are three ways to apply for either scholarship:**

- Stop in the credit union office and pick up an application
- Call the credit union at **513-381-8600** and have an application mailed or emailed to you.
- Log on to [www.URmyCU.com/scholarship](http://www.URmyCU.com/scholarship) and look in the promotions box for the scholarship promotion and download your application.

One of the real joys of  
the Holiday Season  
is the opportunity  
to say Thank You and  
to wish you the  
very best for the  
New Year

## **PFCU is driving some of the Best Auto Loan Deals in Town!**

New Auto Loan rates as low as 2.49% APR\* up to 60 months and 2.94% APR\* from 61 to 120 months!

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Save yourself money each and every month by transferring an existing loan from another institution. It's easy and we will handle all the details for you!

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\*APR = Annual Percentage Rate. Rates based on credit worthiness, model year, repayment term, and are subject to change without notice. Your actual rate and monthly payment may vary. Must be 18 years of age or older to apply. Loan subject to credit approval and could be subject to credit union membership

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More than 6,000 quality used cars, trucks, vans and SUVs, all at great prices.

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Or, get a \$500 gift card.<sup>1</sup>

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Columbus, 3200 Morse Rd., 614 418-7574



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<sup>1</sup>APR—Annual Percentage Rate. 1% off current rate. Qualifying rate will vary based on credit worthiness and terms. Financing for qualified Postal Family Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 11/1/15 – 12/31/15. This offer cannot be combined with any other offer. \$500 gift card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased 11/1/15 – 12/31/15 and financed through Postal Family Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. This offer cannot be combined with any other offer. Not valid on previous purchases. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. \*Limited Warranty begins on the vehicle purchase date and extends for 12 months or 12,000 miles, whichever comes first. Restrictions apply. For details, see an Enterprise Car Sales Manager. \*\*Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. \*\*\*For a period of seven days after the date of delivery or 1,000 miles beyond the odometer reading at delivery, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 documentation and cleaning fee (as allowed by law). Restrictions apply. For details, see an Enterprise Car Sales Manager. The "e" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. G01963 SS 10/15 KD

## 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, Tuesday and Thursday: 8:00 a.m. to 5:00 p.m.  
Wednesday: 10:00 a.m. to 5:00 p.m.  
Friday: 7:30 a.m. to 6:00 p.m.

**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**  
Monday, Tuesday, Thursday: 9:00 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)



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...

Christmas Eve Day, December 24, 2015 (Closing at 1 pm)  
Christmas Day, December 25, 2015  
New Year's Eve Day, December 31, 2015 (Closing at 2 pm)  
New Year's Day, January 1, 2016



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1 (877) 867-8525

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