



89th Annual Meeting

The 2017 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 member-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 credit union exists only to serve you and your support is appreciated.



The meeting will be held on Thursday, March 30, 2017, at the main office at 1243 W. 8th Street in the lower level. The meeting will begin at 5:15 p.m. We look forward to seeing you at the annual meeting.

Only one nomination was received for each of the open Board of Directors positions. As a result, no election will be necessary and the three individuals will be elected by general consent or acclamation for a three year term.

The elected directors are: Tom Crowley, Bill Nolan, and Tom McGregor

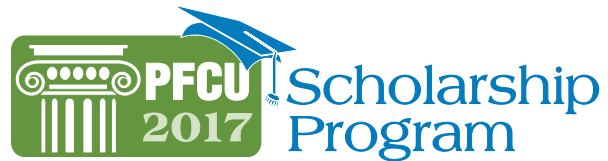
Tax Refunds, Fast and Secure

When you file your 2016 taxes, be sure to request that your tax refunds be automatically deposited into your checking account at the Credit Union. You will receive your refund quicker, and it will be safe and secure when you have it directly deposited into your account. No more worrying about it in your mailbox. Contact the credit union today for more information on our Direct Deposit services.

Electronic Tax Document Info

PFCU mails tax documents out prior to January 31, 2017 to any member who has not signed up to receive those documents electronically on our home banking site by December 30, 2016.

If you signed up late then you will receive paper tax documents in 2017 and electronic tax documents in years to come.



PFCU has given over \$31,000 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 Friday, March 10, 2017 for consideration. All applications submitted in person must be received by the date above.

Credit Union Outreach Alliance Scholarship Application 2017 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, 2017.

Winners only will be notified by mail by March 31, 2017. 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 and look in the promotions box for the scholarship promotion and download your application.

"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.



Hours and Information



Mailing Address:

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

NEW 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.

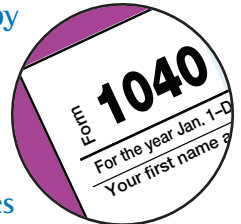
We will be closed...

New Year's Holiday, January 2, 2017
Martin Luther King Jr. Day,
Monday, January 16, 2017



Tax Time Again, Tax Day is Tuesday, April 18, 2017

You must submit your 2016 tax forms electronically or have them postmarked by Tuesday, April 18, 2017. 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 2015 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.