



## 90th Annual Meeting

The 2018 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 Tuesday, March 27, 2018, 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 two individuals will be elected by general consent or acclamation for a three year term.

The elected directors are: Lauren DiTullio and Denny Marschner

## Tax Refunds, Fast and Secure

When you file your 2017 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.



## PFCU 2018 Scholarship Program

PFCU has given over \$33,000 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 9, 2018 for consideration. All applications submitted in person must be received by the date above.

## Say Hello...

Postal Family Credit Union's Trusted Insurance Partner is TruStage Insurance Agency. Andrew VanSickle, a regional Liberty Mutual agent licensed in Ohio, Kentucky and Indiana and a Downtown Cincinnati Resident will be on hand in the lobby on payroll Friday's to answer all your insurance questions. Stop by and say hello to Andrew and begin saving money each month on all your insurance needs!



## New Credit Cards are on the way!

In February your existing PFCU Credit Cards will be replaced with a new PFCU Visa Chip Card with many new features! Your interest rate will remain the same but you will receive a new credit card with many new and exciting features. Please be on the lookout for future communications on this member upgrade!

## Electronic Tax Document Info

PFCU mails tax documents out prior to January 31, 2018 to any member who has not signed up to receive those documents electronically on our home banking site by December 29, 2017.

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

# No ATM Fees at Postal Family CU ATM's

If you are a member of Postal Family Credit Union you will not be charged a fee at Postal Family Credit Union (PFCU) ATM's when you use your PFCU Debit Card or ATM Card at PFCU ATM's. Just accept the fee and continue with your transaction. The ATM will recognize your card after this point and NOT charge you a fee. If you are charged a fee just let us know and we will correct this for you. Thanks for being a member!

## "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

### 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](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.**

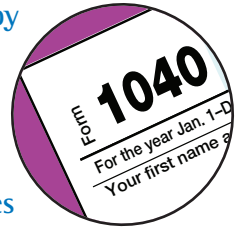
### We will be closed...

New Year's Day, January 1, 2018  
Martin Luther King Jr. Day,  
Monday, January 15, 2018



## Tax Time Again, Tax Day is Tuesday, April 17, 2018

You must submit your 2017 tax forms electronically or have them postmarked by Tuesday, April 17, 2018. 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 2016 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.