



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.

Make Vacation Affordable with a Credit Union Loan

Nothing kills a post-vacation buzz faster than the arrival of your credit card bill that you know you can't pay off. This year, use a vacation loan from Postal Family Credit Union to finance your fun. You can still use a credit card, but rather than carrying a balance at a high-interest rate, use your vacation loan funds to pay it off by the due date. Start by setting up a spending plan for your travel and entertainment expenses. Planning ahead also can save you money: Use websites such as kayak.com, expedia.com, retailmenot.com and others to search for bargains. Remember, not all airlines or hotels will be listed there, so check those individual websites as well. Once you've determined your budget, contact the PFCU about your vacation loan. Sign up for automatic payment so you never have to worry about missing a payment due date. Then relax and enjoy your time off knowing that you've got your vacation covered.



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...

Independence Day, Tuesday, July 4, 2017
Labor Day, Monday, September 4, 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.