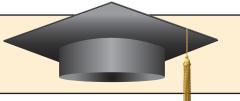


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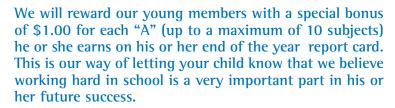


Best Wishes Class of 2015!



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.



Here's how to get your child's Good Grades Bonus:

- The child must be the <u>primary member</u> 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 21, 2015. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of the 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 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 21, 2015.

Travelers Checks Make For **Easy Summer Vacationing**

Planning a vacation this summer? Whether it's an island getaway, a cross-country road trip, a European walking tour, or a family theme park trip, there's one thing you'll need to bring along - easily accessible spending money. But you don't want those funds to come in the form of



wads of cash, which and unsafe. A perfect way around this cashrelated conundrum is travelers checks from the credit union

Quickly and easily replaced if lost or stolen, this cash alternative remains one of the most convenient and most secure forms of travel currency. Travelers checks also offer the following benefits:

- * Widely accepted everywhere.
- * Ideal for both international and domestic travel.
- * Never expire so even if you don't spend them all, you can save them and use them on your next trip.
- * Offered in \$50 and \$100 denominations. Your local branch may even offer packs up to \$500 or \$1,000.

So stop by any Postal Family Credit Union today to purchase your Travelers Checks, and make planning at least one aspect of your summer trip a cinch. Now you can focus on packing those suitcases and starting on your next adventure!

Need Cash For A Vacay? Relax. You've Come To The **Right Place**

The ad jingle says you deserve a break. But the fact is you need a break. Research indicates that people who take vacations Take a break and leave your worries behind are healthier, happier, and



more productive than those who don't. So don't let being short of vacay funds keep you from recharging your batteries. With a Vacation Loan from the Postal Family Credit Union, you can take the time off you need to hit the reset button and return to work refreshed and ready to go. So do your homework to help determine where you want to go and how much you'll need to get there. Keep in mind that some vacation packages may offer you a better deal than purchasing transportation and accommodations separately. Then contact the credit union. We'll work with you to make your vacation dreams a reality.

Hours and Information

Mailing Address:

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

Cincinnati: 1243 West 8th Street, Cincinnati, 0H 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



Accounts Are Insured

SHARED

BRANCH

insured, and if the institution fails, the Federal Government does not guarantee that depositors MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

Dates to Remember...

Dayton Office will be closed for vacations July 23-29 and August 17-21

We will be closed...

Independence Day (observed), Friday, July 3, 2015 Labor Day, Monday, September 7, 2015



Relax In Your Own Home On The Road

If the open road is calling, answer it with a RV Loan from Postal Family Credit Union. Recreational vehicles allow you to explore highways and by-ways at your own pace. And when it's time to call it a day, you'll find a place to rest your head just a few steps away.

If you are new to the RV life, check out the website gorving.com for information on choosing the style of RV that's right for you plus travel tips and more. The site also has information about renting an RV so that you can try before you buy. Just like RVs, the credit union's loans come in many shapes and sizes. Check out our great rates and terms that will fit your budget. When you stop in for a pre-approved loan before you visit the dealer or shop the classifieds, you'll be in the driver's seat.

