

Volume 8 • Issue 6



# 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 <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 quarantee 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 19, 2016. 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**

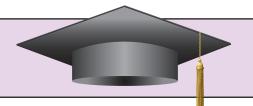
The Credit Union is offering junior high and high school students the chance to double their money for every "A" received in their classes. Students can now make \$2.00 for every "A" they earn for their courses. In order to qualify for the double-bonus, students must take and pass our "Money Smart Teens" 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 19, 2016

# **Best Wishes Class of 2016!**



# **GRADUATE**

# **TO A NEW RIDE**

12-month / 12,000 mile limited powertrain warranty.\*

#### RECEIVE A 1% RATE DISCOUNT.

Vehicle purchase required. See reverse side for details.



April 1 - June 30, 2016

### OR, GET A \$500 GIFT CARD:

Upon used vehicle purchase from Enterprise Car Sales.



12-MONTH/ 12,000 MILE LIMITED POWERTRAN WARRANTY\*



VEHICLE CERTIFICATION



**12-MONTH** ROADSIDE ASSISTANCE\*\*



FREE CARFAX® REPORTS



7-DAY REPURCHASE AGREEMENT\*\*

Visit www.urmycu.org to get pre-approved by Postal Family Credit Union today! Then visit your local Enterprise Car Sales office to see a great selection of quality used vehicles. Preview our great selection of quality used vehicles or find the nearest Enterprise Car Sales location at

#### enterprisecarsales.com/pfcu

Visit us at Enterprise Car Sales Cincinnati 555 E. Galbraith Rd. 513 677-8000 Columbus 3200 Morse Rd. 614 418-7574





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 4/1/16 - 6/30/16. 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 4/1/16 - 6/30/16 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 and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2016 Enterprise Car Sales. G05078 CT SS 3/16 DB

## 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.

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.

Friday: 7:30 a.m. to 6:00 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



Insured Up To \$250,000 ounts are insured by ASI

**BRANCH** 

or up to \$250,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that deposito 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, Monday, July 4, 2016 Labor Day, Monday, September 5, 2016



## **Got Credit? Get It Here**

If you need a loan for any good reason, you've come to the right place. Tired of tripping over the tools from the stalled do-it-yourself home upgrades? A low-interest Home Equity Loan from Postal Family Credit Union can mean hiring a professional and getting that home improvement project finished. Stressed out at work

because you've procrastinated taking a vacation? A personal loan can finance the vacation trip you've been dreaming about for years - the one that will enrich you and make you more productive at work when you return. Multiple highinterest rate credit card bills piling up? A Consolidation Loan

When it comes to borrowing



We wrote the book on Loans

can combine them into one manageable bill - likely saving you money in the process. Medical emergency or unexpected car repair? We can help you with those, too. The credit union is here for you. Call on us today.



FATHER'S DAY SUNDAY. JUNE 19