



Scholarship Program

PFCU is offering two \$1,000 scholarships to members of the credit union and you could be the member to win.

Don't forget application deadline requires a postmark no later than, Friday, March 10, 2017 for consideration.

All applications submitted in person must be received by the date above.

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.

Smart Mobile Security Tips For Shopping Online

To combat cybercriminals, Postal Family Credit Union would like to share the following mobile security tips for safe online shopping:

1. When browsing or shopping on your phone, always look for "https" in the URL instead of "http." This indicates an added level of security, which should always appear before exchanging any private information. Do not buy anything while connected to a public Wi-Fi. These networks are not encrypted.
2. Never download a payment app you don't recognize or buy from an unknown app store. Cybercriminals with knowledge of web development can create phony shopping apps that they use to steal personal information from unsuspecting shoppers.
3. Never click on links from spam emails to make purchases. It's always a bad idea to click on a link in an email from someone you don't know, but it's particularly dangerous if you buy on a site advertised in a spam email.
4. Run regular updates on your retail apps, especially when patches are released to fix security holes. Also, make sure your mobile device has the latest software update.
5. After making a purchase, remember to log off of the retailer's site.



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.

You're Never Too Young To Start Saving For Retirement

You may be young and the notion of retirement seems like part of the distant future. However, it can't hurt to begin saving for your "golden years" now. In fact, many financial experts actually recommend starting to save for retirement in your 20s. An ideal way to plan for your financial future is with a Postal Family Credit Union IRA.

Many IRA options provide qualified members with tax benefits such as tax-deductible contributions and tax-deferred compound interest (consult your tax advisor for details). In addition, an IRA allows you to:

- Earn higher dividends compared to a traditional Savings Account
- Contribute as often as you like
- Choose the IRA to meet your goals (Traditional, Roth, Coverdell Education)
- Take possible penalty-free withdrawals for first-home or higher education purchases
- Do all of this without set-up and maintenance fees

Take steps now to guarantee a secure, comfortable retirement income down the road. Postal Family Credit Union offers a variety of IRAs, either in a regular IRA Share Account or an IRA Share Certificate. To contribute to, or establish yours today, call, visit our website, or stop by.

"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



Accounts Are Insured Up To \$250,000
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.

Dates to remember...

Annual Meeting, Thursday March 30, 2017
US Tax Day, April 18, 2017

