



A Holiday Loan Can Save Your Christmas

High prices for food and energy threatening to be the Grinch who steals your Christmas? Thinking of just using your credit cards in order to spare your family the disappointment of empty stockings? Think again. Our special holiday loan can help you enjoy the holidays without facing hefty credit card bills in January.

A holiday loan lets you leave your credit cards at home. And that can save you money. Studies show that people spend more when they use their credit card to pay for purchases - whether they can afford to or not. But with a holiday loan, you can pay cash. Because you only spend the amount you borrow, you're much more likely to stick to your budget. So make your list - check it twice. Then apply for a holiday loan from Postal Family Credit Union location.



*Happy
Thanksgiving*

**"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 Ext. #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 2.99% 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. This institution is not federally insured. **MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY**



KEEP AN EYE ON THE CARDS IN YOUR WALLET WITH THE PHONE IN YOUR POCKET.



With the CardValet[®] app, you can save time and gain peace of mind knowing you can control the cards in your wallet with the phone in your pocket. If you can't find your credit card, you can instantly lock the card to prevent fraudulent charges from being made. Don't worry; you can also instantly unlock the card when it turns up in the dryer or refrigerator. (No judgment.) With CardValet you can also set spending limits, get purchase alerts in real time and limit transactions to a certain area using your phone's GPS, all while having the ability to personalize your own security settings to suit your busy lifestyle. With convenience like that we may see less of you here in the branch, but we'll still be here if you need us. We'll miss you, so stop by once in a while even if it's just to say "hi."

CardValet[®]
It's free, fast - easy to use

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.org

We will be closed...

Veteran's Day, Monday, November 12, 2018
Thanksgiving, Thursday, November 22, 2018
Christmas Day, December 25, 2018
New Year's Day, January 1, 2019



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.
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CAR RATE EXTRAVAGANZA!

FOR A LIMITED TIME ONLY

...New Car Loan Rates beginning at 2.99%*
...Used Car Loan Rates beginning at 2.99%*

Buy a new car or a car new to you!

Have a car loan somewhere else at a higher rate? Then "Bring your Loan Home" and start saving money each month with PFCU. Call Jeff or Melissa today at 513.381.8600 and press "3", we'll do all the work for you, our member!

*Annual Percentage Rate, subject to credit approval.

Fee Free ATM's

You can always find the ATM's closest to you that are fee free by visiting the following links:

<https://www.allianceone.coop/a1atm/find>



<https://www.moneypass.com/atm-locator.html>

You may search by address, city, or zip. Great to use while traveling on vacation or business!

Debit Card Changes are Coming!

In April 2019, PFCU will be changing all of its Debit Cards, including yours!

Please make sure we have your latest mailing address on file, as new cards will be mailed out early April to your address of record. Yes, the new card numbers will be different, so if you have automatic charges debiting through your current debit card you will need to let that vendor/creditor know of the new card number. All of this is being done to protect you with the latest in chip card technology and also give you 100% control and security of your debit card and your money through Card Valet. Another valuable and free member service provided by PFCU!

Life Happens...Insurance is Important!

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 is PFCU's recommended resource to have all your questions answered and to make sure you have the necessary coverages to protect you when "Life Happens". Give Andrew a call for a 100% free, no obligation conversation on how to protect you and your family when "Life Happens". Andrew can be reached at 513-364-7178.

Low Payment Option

PAYMENT SAVER OFFERS PAYMENTS UP TO
40% LOWER THAN CONVENTIONAL FINANCING

EXAMPLE: Vehicle with a loan amount
of \$30,000, a loan term of 36 -months and a
Guaranteed Future Value of \$16,500.

Financing Option	Conventional Loan	Payment Saver Loan
Loan Amount	\$30,000	\$30,000
Monthly Payments	\$869.13	\$464.80*

*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

You Save **\$404.33** Per Month!

WHY PAY FOR
THE WHOLE CAR?

\$30,000 CAR



Guaranteed Future Value (GFV)
\$16,500

Pay For What You Use!
\$13,500

Pay for what you use, it just makes sense...