



WANTED Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2019. There are 2 board members up for re-election. Elected officials are volunteers and receive no compensation for their services.

You must meet the following requirements:

1. Must be a member in good standing and in sound financial condition.
2. Must be able to meet insurance bonding requirements.
3. Cannot be presently employed by PFCU.
4. Cannot be an immediate family member of a staff employee.
5. Must be willing to attend educational seminars and training as required.
6. Must be willing to donate sufficient time to required meetings.
7. Must be willing to sign application and "Statement of Consent".

Interested members should send a letter requesting an application to Nominating Committee, PFCU, P.O. Box 14403, Cincinnati, OH 45250-0403.

Letters requesting an application must be postmarked no later than November 2, 2018. We will send you an application that must be completed and returned no later than November 23, 2018.



October is
Breast Cancer
Awareness Month

"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[®]

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!

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.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us (on a separate sheet) at:

Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- Dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your share savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address.
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 513-381-8600 or write us at: Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403 as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (or 20 business days for foreign initiated transactions and all transfers resulting from point-of-sale debit card transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (or 90 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) for the amount you think is an error so that you will have the use of money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions), we may not re-credit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

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...

Columbus Day, Monday, October 8, 2018
Veteran's Day, Monday, November 12, 2018
Thanksgiving, Thursday, November 22, 2018
Christmas Day, December 25, 2018
New Year's Day, January 1, 2019



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.



PAYMENT SAVER

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...