



## For Sale by Sealed Bid, Deadline July 18, 2014



**2008 Saturn Vue 4 Door,**  
 mileage 52,002  
 Power steering, power door locks,  
 power windows, AM/FM CD,  
 cruise control, automatic  
 transmission, AC,  
 NADA Retail Value \$13,125.00  
 Minimum bid is \$11,000.00



**2007 Toyota Matrix 4 door,**  
 mileage 167,144  
 Power steering, power door locks,  
 power windows, AM/FM CD,  
 cruise control, automatic  
 transmission, AC,  
 NADA Retail Value \$7,350.00  
 Minimum bid is \$6,500.

Both vehicles are offered in “as is” condition. All bids must be in the Credit Union Loan Department by 3:00 p.m. on July 18, 2014, 1243 West 8th Street, Cincinnati, Oh 45203. Your bid must include your name, address, phone number, the vehicle you are bidding on, the amount of your bid. Your bid must be placed in a sealed envelope denoting on the front which vehicle you bid on and then delivered to the Loan Department at the address above, or you can place it in another envelope, mail it to PFCU, Attention Loan Department/BID, P O Box 14403 Cincinnati, Oh 45250-0403. Credit Union reserves the right to not accept any bid below the minimum bid.

## Summer's hot deal gets you \$500 more for your trade

From **June 1 – July 31, 2014**, we'll appraise your vehicle using Kelley Blue Book® Trade-In Value and add \$500.<sup>1</sup>

**Or, Skip your first two payments.<sup>2</sup>**

Upon used vehicle purchase from Enterprise Car Sales.

Visit [www.urmycu.com](http://www.urmycu.com) 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](http://enterprisecarsales.com/pfcu)

- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.\*\*
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.\*\*

**THE PERFECT  
 WITH EVERY PURCHASE  
 USED CAR  
 PACKAGE®**

- FREE CARFAX® REPORTS.
  - 7-DAY REPURCHASE AGREEMENT.\*\*
- And, you'll never have to haggle about prices.



**enterprise**

**car sales**  
 Haggle-free buying. Worry-free ownership.®

<sup>1</sup>Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2014 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington, D.C. Offer valid 6/1/14 - 7/31/14. No cash advances. Offer cannot be combined with any other offer. 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. <sup>2</sup>Vehicle must be financed using standard financing terms through Postal Family Credit Union to qualify for skip first two car payments offer. Enterprise will credit your credit union savings account to be used toward your first two payments. Total deposited (equal to the total of the first two payments combined) to credit union savings account not to exceed \$500. Offer void when 7-day Repurchase Agreement is activated. Offer valid 6/1/14 - 7/31/14. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. Offer cannot be combined with any other offer. \*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. The "e" logo, Enterprise, "The Perfect Used Car Package" and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2014 Enterprise Car Sales. E05868 DI 5/14 KD

# Tim Kramer – \$1,000 Scholarship Winner

Tim is the son of Jay and Cara Kramer, and the grandson of Gerald and Mary Lou Knight. He is one of 21 grandchildren to Gerald and Mary Lou and the 2nd grandchild to win this scholarship. Tim is a new member of PFCU, but he has deep roots. Tim's grandfather has been a member for over 40 years and faithfully served the United States Postal service for over 30 years as a carrier. Tim's Dad has been working for the Cincinnati Water works for over 20 years and his Mom with LasikPlus for nearly 15 years. Tim has a sister, Stacey (16), and a younger brother, Kyle (11).

Tim will be attending the University of Cincinnati in the fall and plans to Major in Electrical Engineering. Tim's decision was influenced by an Electrical Engineering class he took his junior year at Elder High School. In addition, he likes math and science so he knew this would be a good field for him.

Tim's greatest accomplishments in his high school career have been ranking 6th in his graduating class of 250 and being part of the 2014 State Championship Volleyball team. Both of these required a lot of hard work and dedication and it is very rewarding to be recognized for these achievements.

In his off season from Volleyball, Tim works several part time jobs, from refereeing soccer and volleyball to cameraman for a local sports team. In his free time, he is an avid reader, he enjoys video games, and hanging out with his friends.

Tim's advice to future applicants is plan ahead and don't wait until the last minute to complete your essay. He also recommends having your English teacher review the essay, as well as your parents. And it is important to read as much as you can about the subject and plan out what you want to say.

## Tim Kramer's Winning Essay

"Dubb-ya.....dubb-ya.....dubb-ya", is what I said, while my fingers hunted around the keyboard looking for the right keys to press. Too young to know for sure what I was actually doing, yet knowledgeable enough to make my favorite computer game appear on the screen. My parents love to tell this story. They say they came home one afternoon when my 80 year old grandparents were babysitting me. I was sitting at the desk, in a chair raised as high as it could possibly go, staring at a computer screen that probably weighed more than I did. My grandparents were standing behind me with quizzical looks on their faces. I was giving them a tutorial on how to use the computer and how to get on the World Wide Web, and I was only 4 years old!

It is because of this, that I am probably not the right person to ask the question about whether or not schools should continue to rely heavily on technology. As a true "geek", my opinion is definitely a biased one. For as long as I can remember, technology has always been a part of my life. I've grown up with it and it has grown up with me. It is how I relate and communicate. It is how I learn, work and play.

I was fortunate enough to participate in my high school's first graduating class that utilized and integrated personal tablets into the classroom. For me, it is almost impossible to fathom any other style of learning. As a student, I keep all my notes and homework in one convenient location. We no longer need to lug huge backpacks around with large numbers of extremely heavy textbooks in them, or have to run back and forth to our locker between every class. Instead, I have my tablet with me at all times, loaded with tools like Microsoft Office and Internet Explorer. It's also enabled with Wi-Fi making sites like Google always accessible. With these tools, I have an infinite number of resources right at my fingertips. I don't have to dig through an entire set of encyclopedias to gain access to what was often outdated information, like my parents did.

Teachers too, utilize all different forms of technology allowing them to better facilitate and accelerate the learning process. They use technology as an aid in presenting material, using online videos or interactive websites to enhance material being covered in textbooks. They use tools like PowerPoint and SMART boards to help explain difficult and challenging topics. It allows for the ease of collecting and distributing homework and other class material, allowing more time for actual instruction. Technology also allows teachers to connect to their students, both inside and outside the classroom. They can communicate or share information through email or posting documents to websites like Blackboard. Through these tools, students have readily available access to class material via their tablets and cell phones, no matter where they are.



**Grandfather, Gerald Knight with Tim**

do so. Schools can then allocate more of their own resources to provide devices for those who cannot afford them. Schools could establish lending programs or larger computer labs with longer hours to increase accessibility.

The reality is this; the U.S. is already falling behind other countries in education. Top jobs will continue to be acquired by more qualified candidates from outside the country. All things considered, I don't think schools can afford not to rely heavily on technology. The cost of failing to keep up with technology in our classrooms is far too great.



**Left to Right – Cara, Tim, Kyle and Jay Kramer**

The 2014 Scholarship subject was to *discuss how “Increased reliance on technology has changed the way schools are educating children. Due to financial constraints within school districts, many schools are adopting BYOD/BYOT (bring your own device/bring your own technology) policies where more burden for the cost is shifted to parents and families. Considering the benefits and consequences, should schools continue to rely so heavily on technology?”*

*All opinions are those of the authors and do not necessarily express those of the PFCU Board of Directors or its officers.*

## Alicia Marshall – \$1,000 Scholarship Winner

Alicia Marshall is a long time member. She has been a member of PFCU since she was two years old. Alicia’s Dad, Richard made sure his daughter became a member. Richard is a Letter Carrier at the Main Office and has been with the Post Office over 30 years. Alicia’s Mom, Lisa is the Librarian at Scott High School. Alicia has an older brother Sam, 24 and a younger sister Courtney, 18.

Alicia currently attends Brigham Young University in Provo Utah and her Major is Microbiology. Alicia plans to become a dentist and keep the world smiling. Her greatest accomplishment so far is getting into college.

Alicia recommends that it’s important that someone besides the writer review what has been written. Because Alicia’s Mom is also a teacher, she had her review her essay and critique it. Alicia read the project, tried to think outside of the box, set up an outline, wrote the essay, read the essay, changed where necessary and then had her Mom review it.

## Alicia Marshall’s Winning Essay

Technology is an integral aspect of our society. It is nearly impossible to be functioning member of society without basic computer and other technological skills. As a result it is vital that children are taught the essential technological skills that will help them become successful members of society. Given that technology has become such a necessity in our everyday lives I believe it is important for children to learn these skills in the classroom. This being said, I believe that the use of various forms of technology should be taught in computer science classes. These classes should be required and be as much of a priority as the various core classes such as math, science, English, and history.

While I believe that technology is extremely important and should be incorporated into our student’s daily curriculum, I also believe that the new fad of using technology in every single class is undesirable. I believe that computers and laptops should be used during computer science classes or under special circumstances in other subjects. Many schools are requiring students to purchase an iPod or laptop to use at school. Not only do I believe that many families are struggling and doing what they can to make ends meet and this imposes an unnecessary financial burden, but I believe that using these sources for every class has negative consequences. I believe that this makes the students completely dependent upon technology. Learning on this one medium also can become monotonous. It is important for a people to learn via different media in order to maintain their focus. When a person does not have a shift in their environment they become immune to their surroundings, which does not promote memory retention or recall. Not only is learning solely from technological sources unnecessary, but I also believe that it is a huge distraction for students. Although many social networking sites such as facebook, twitter, and pinterest are blocked on the school servers, many students are technologically savvy enough to get around this and are still able to get on these sites.



**Left to Right – Lisa, Alicia and Richard Marshall**

Buying textbooks on these sources initially is cheaper but requires each student to purchase access to the book for a period of time usually six to twelve months. This allows only one student access to the book for one year. In public schools where many students are going to be using the same textbook for at least a few years in a row this becomes this becomes more expensive. The school could purchase the hard copy of the book for students and have multiple students use the book year after year.

While I believe that actually learning about computers and the technology used in our society is important, I believe that learning on these sources for every subject is not optimal. I believe students can learn just as, if not more effectively by writing things down on paper, reading out of textbooks and learning through lectures given by the teachers. Each student learns differently, whether they are auditory, visual, or kinesthetic learners. By using integrating different educational tools this could help each student learn optimally.

It is also proven that our eyes are strained when looking upon computer screens for long periods of time. People also have early onset arthritis or have gotten carpal tunnel syndrome from typing too much. I think the increased use of technology could have adverse health effects on our students.

I believe in using all things in moderation. Although protein is good for the body, consuming too much could be harmful to ones kidneys. Running is good for your heart, but running too much puts a strain on your joints and organs. Using technology can be extremely useful, but requiring parents to purchase their student a specific device and use it throughout the school day could have negative consequences. Schools have always been able to provide one or two classroom sets of computers, laptops, and even iPads. These classroom sets should be enough to enhance a student’s learning experience but not put an unnecessary financial burden on parents or have negative consequences on the students using them.

# Summer Fun For Less!



As the days get longer and the weather gets warmer, happy thoughts of summertime fill our minds – rest, relaxation, and fun. Whether your summer fun comes in the form of a vacation, staycation, or daily warm-weather activities, there’s no doubt that some planning is needed for a successful summer.

By following some simple tips, you can plan the ultimate summer at a great price and with little stress:

- \* If you’re thinking about travelling, book ASAP. Once you know you’ll be taking a trip, try to book your flight right away. The more flexibility you have in terms of dates, the better deal you can get.
- \* Opt for a "Staycation." There are plenty of options; return to nature at parks, nature centers, or local lakes and beaches; get some culture at a local museum, aquarium, science center, festival or concert; spoil yourself at the spa, shopping, or dinner at a fancy restaurant; camp out in your backyard – pitch a tent, tell ghost stories, sing songs, and make s’mores.

## Make the Most of the Season by:

- \* Playing in the water whether it’s the ocean, lake, pool, even the sprinkler or hose.
- \* Cooking light and healthy with simple and fresh ideas from easy salads and dips to grilling and fresh fruits.
- \* Soaking up some sun in your backyard, at the pool or beach, gardening, or even washing the car. Don’t forget your sunscreen!
- \* Doing nothing. Relax on a lounge chair, nap in a hammock, or simply breathe in the air and watch the summer sky.

As you plan for summer, remember that Postal Family Credit Union can also help with vacation loans, summer credit card incentives, and even setting up a vacation club account for next year’s summertime prep.

## Hours and Information



### Mailing Address:

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

**Cincinnati:** 1243 West 8th Street, Cincinnati, OH 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](http://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...

Dayton Office will be closed for vacation July 21-25

### We will be closed...

Independence Day, Friday, July 4, 2014  
Labor Day, Monday, September 1, 2014



# Kings Island

## Discounted Tickets for PFCU Members

COST \$38.99 ADULTS  
\$34.99 SENIORS/CHILDREN  
\$58.99 TWO DAY TICKETS

We’ve known you for years and are looking out for your best interest. Whenever you have insurance questions come up, you can count on personal service from Postal Family Credit Union.



AUTO | LIFE | RENTERS | HOMEOWNERS | RV  
LONG TERM CARE | DISABILITY | MOTORCYCLE