



**Effective September 1st  
Postal Family Credit Union  
will be open as follows:**

Monday	9:00 - 5:00
Tuesday	9:00 - 5:00
Wednesday	10:00 - 5:00
Thursday	9:00 - 5:00
Friday	9:00 - 5:00
Saturday	Closed
Sunday	Closed

**Make  
sure  
nothing fishy  
is going on!**



**Check Your  
Credit  
Reports,  
It's Free**

Monitoring your credit history is one of the best ways to protect yourself from identity theft. Every year you can get one free credit report from each of the three national credit bureaus: Equifax, Experian and TransUnion. You can request all three reports at once, or you can spread out your requests by ordering from a different bureau every four months. By spreading the reports out, you can do your own no-cost-monitoring service.

To order your free credit reports, visit [annualcreditreport.com](http://annualcreditreport.com), call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

INTERNATIONAL  
**CREDIT UNION**  
DAY  
OCTOBER 20  
2016



CREDIT UNIONS ARE  
NOT-FOR-PROFIT,  
MEMBER-OWNED  
FINANCIAL COOPERATIVES

**9 PRINCIPLES**

- 1 DEMOCRATIC CONTROL**  
One member, one vote.
- 2 OPEN MEMBERSHIP**  
Membership fosters community.
- 3 NONDISCRIMINATION**  
All are welcome at a credit union.
- 4 SERVICE TO MEMBERS**  
57,000 Credit Unions Serve  
\$1.2 TRILLION LOANS 217 MILLION+ MEMBERS
- 5 DISTRIBUTION TO MEMBERS**  
Profits  
SHAREHOLDERS MEMBERS  
OTHER FINANCIAL INSTITUTION CREDIT UNION
- 6 BUILDING FINANCIAL STABILITY**  
Credit unions are reliable.  
Credit Union vs. Bank Closures, 2008-2012
- 7 CO-OP COOPERATION**
- 8 SOCIAL RESPONSIBILITY**  
After natural disasters, the global credit union community restores access to financial services and rebuilds credit union infrastructure.
- 9 ONGOING EDUCATION**  
Credit Union  
Money Goals  
S Specific  
M Measurable  
A Attainable  
R Relevant  
T Time-Bound

#CUDIFFERENCE #ICUDAY

**AUTO LOANS AVAILABLE AT  
POSTAL FAMILY CREDIT UNION**

# MAKE MILES OF MEMORIES THIS SUMMER

Buy a used vehicle with us and experience **customer service** that'll leave a lasting impression.

## WE'LL MAKE YOUR FIRST TWO PAYMENTS!<sup>1</sup>

Vehicle purchase required. See reverse side for details.

July 1 – September 30, 2016



Payment amounts combined should not exceed \$500 total. Upon used vehicle purchase from Enterprise Car Sales.

Visit [www.urmycu.org](http://www.urmycu.org) to get pre-approved by Postal Family Credit Union today!

Preview our great selection of quality used vehicles at [cuautodeals.com](http://cuautodeals.com)

Visit us at Enterprise Car Sales

Cincinnati 555 E. Galbraith Rd. 513 677-8000  
Columbus 3200 Morse Rd. 614 418-7574



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

<sup>1</sup>Vehicle must be financed using standard financing terms through Postal Family Credit Union to qualify for payment offer. Postal Family Credit Union will make the first two payments on the payment due date on member's behalf after vehicle is financed through Postal Family Credit Union. Payment amounts combined should not exceed \$500 total. Offer void when 7-day Repurchase Agreement is activated. Offer valid 7/1/16 - 9/30/16. No cash advances. Offer not valid for previous Enterprise purchases or 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. \*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. Photo for illustration purposes only. 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. G07450 CT SS 6/16 DB

## 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](http://www.urmycu.com)



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.

### We will be closed...

Labor Day, Monday, September 5, 2016  
Columbus Day, October 9, 2016  
Veterans Day, November 11, 2016  
Thanksgiving, November 24, 2016  
Christmas Holiday, December 26, 2016  
New Year's Holiday, January 2, 2017



## CU Directors Wanted

The Nominating Committee is now accepting applications for Directors for 2017. There are 3 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 4, 2016. We will send you an application that must be completed and returned no later than November 25, 2016.