



# INTEREST-FREE SHOPPING

THOUSANDS OF NAME-BRAND PRODUCTS

NO INTEREST

NO FEES†

NO CREDIT CHECKS



Take a look:

[www.paycheckdirect.com/pfcu](http://www.paycheckdirect.com/pfcu)

†See details on your installment agreement generated during the checkout process.

## Tax Time Again

**TAX DAY IS FRIDAY, APRIL 15, 2016**

You must submit your 2015 tax forms electronically or have them postmarked by Friday, April 15, 2016. 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 2014 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.

## 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)



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...** US Tax Day, April 15, 2016

# Postal Family Credit Union, Inc.

## PRIVACY POLICY

Postal Family Credit Union, Inc. is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 513-381-8600 or 1-800-265-4527.

### INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

Postal Family Credit Union, Inc. collects nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions and experiences with us or others; and
- Information about your use of our Web site through cookies (small pieces of data stored by your Internet browser on your computer) or other technology that may be used to, among other things, remember passwords for you, help us provide you with customized content; and
- Information we receive from a consumer reporting agency (i.e. credit bureaus).

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. The Credit Union's Board of Directors has approved each of these companies.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records.

If you terminate your membership with Postal Family Credit Union, Inc., we will not share information we have collected about you, except as permitted by law.

### HOW WE PROTECT YOUR INFORMATION

Postal Family Credit Union, Inc. restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

### WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

Postal Family Credit Union, Inc. is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Keep your information with us current. If your address or phone number changes, please let us know immediately. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will contact you immediately.
- Be cautious when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM, debit or credit cards that can provide free access to your accounts if your card is lost or stolen.

PRVPOL/02/01

# GRADUATE TO A NEW RIDE

Start your next chapter with the confidence of a  
**12-month / 12,000 mile limited powertrain warranty.\***

**RECEIVE A 1% RATE DISCOUNT.<sup>1</sup>**

Vehicle purchase required. See reverse side for details.



April 1 - June 30, 2016

**OR, GET A \$500 GIFT CARD.<sup>2</sup>**

Upon used vehicle purchase from Enterprise Car Sales.

 **12-MONTH/ 12,000 MILE LIMITED POWERTRAIN WARRANTY\***

 VEHICLE CERTIFICATION

 **12-MONTH ROADSIDE ASSISTANCE\*\***

 **FREE CARFAX® REPORTS**

 **7-DAY REPURCHASE AGREEMENT\*\***

Visit [www.urmycu.org](http://www.urmycu.org) 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)

Visit us at Enterprise Car Sales

Cincinnati 555 E. Galbraith Rd. 513 677-8000

Columbus 3200 Morse Rd. 614 418-7574

**POSTAL**Family  
Credit Union, Inc. 

**enterprise**

**car sales**

Haggle-free buying. Worry-free ownership.<sup>3</sup>

<sup>1</sup>APR—Annual Percentage Rate. 1% off current rate. Qualifying rate will vary based on credit worthiness and terms. Financing for qualified Postal Family Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 4/1/16 - 6/30/16. This offer cannot be combined with any other offer. <sup>2</sup>\$500 gift card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased 4/1/16 - 6/30/16 and financed through Postal Family Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. This offer cannot be combined with any other offer. Not valid on previous purchases. 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>3</sup>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. <sup>4</sup>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. <sup>5</sup>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. 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. G05078 CT SS 3/16 DB