




PFCU  **Scholarship Program**
2016

PFCU has given over \$29,000 in scholarships to members wanting to further their education. PFCU is offering two \$1,000 scholarships to members of the credit union and you could be one of the members to win.

Complete the application and write a 500-700 word essay. Applications are now available.

Your application must be received no later than Thursday, March 10, 2016 for consideration. All applications submitted in person must be received by the date above.

Credit Union Outreach Alliance Scholarship Application 2016 School Year

The Scholarship Committee of the Cincinnati Credit Union Outreach Alliance invites you to apply for a scholarship. There will be at least eight scholarships awarded at \$1,000 each. To qualify, you must be at least a senior in a local high school and plan to enroll in post-high school studies, including vocational, professional and academic studies, which are not limited to colleges and universities. Applicants may also be anyone who is obtaining an Associates or Bachelor Degree.

You yourself must be a primary member of an Ohio Credit Union in one of the Cincinnati Chapter area counties to be eligible. (Cincinnati Chapter Counties are: Hamilton, Clermont, Brown and Adams.)

Please return your completed application to:

CCOCUL Scholarship Committee, c/o Karen Riel, Classic Federal Credit Union, P.O. Box 488, Amelia, OH 45102, post-marked no later than February 15, 2016.

Winners only will be notified by mail by March 31, 2016. Names of the winners may be published in the local newspaper after the awards dinner.

There are three ways to apply for either scholarship:

- Stop in the credit union office and pick up an application
- Call the credit union at **513-381-8600** and have an application mailed or emailed to you.
- Log on to www.URmyCU.com/scholarship and look in the promotions box for the scholarship promotion and download your application.

88th Annual Meeting

The 2016 Annual Meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with annual meetings open to its valued member-owners: You! Give us your feedback and let us know how well the credit union is serving your financial needs. Enjoy refreshments and snacks and the chance to visit with other members too. The credit union exists only to serve you and your support is appreciated.



The meeting will be held on Thursday, March 24, 2016, at the main office at 1243 W. 8th Street in the lower level. The meeting will begin at 5:15 p.m. We look forward to seeing you at the annual meeting.

Only one nomination was received for each of the open Board of Directors positions. As a result, no election will be necessary and the two individuals will be elected by general consent or acclamation for a three year term.

The elected directors are: Richard Joesting and Mark Mercer.

Tax Refunds, Fast and Secure

When you file your 2015 taxes, be sure to request that your tax refunds be automatically deposited into your checking account at the Credit Union. You will receive your refund quicker, and it will be safe and secure when you have it directly deposited into your account. No more worrying about it in your mailbox. Contact the credit union today for more information on our Direct Deposit services.

Electronic Tax Document Info

PFCU mails tax documents out prior to January 31, 2016 to any member who has not signed up to receive those documents electronically on our home banking site by December 25, 2015.

If you signed up late then you will receive paper tax documents in 2016 and electronic tax documents in years to come.

LOVE AT FIRST DRIVE

With thousands of vehicles, all **ASE-inspected**, it's easy to find the one you'll fall for.

RECEIVE A 1% RATE DISCOUNT.¹

Vehicle purchase required.



January 1 – March 31, 2016

OR, GET A \$500 GIFT CARD.²

Upon used vehicle purchase from Enterprise Car Sales.



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



VEHICLE CERTIFICATION



12-MONTH ROADSIDE ASSISTANCE**



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7-DAY REPURCHASE AGREEMENT**

Visit 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

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.

¹APR=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 1/1/16 - 3/31/16. This offer cannot be combined with any other offer. ²\$500 gift card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased 1/1/16 - 3/31/16 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. *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. 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. © 2015 Enterprise Car Sales. G03299 SS 12/15 KD

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



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...

Martin Luther King Jr. Day, Monday, January 18, 2016

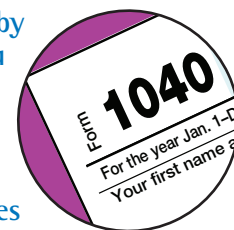
Dates to remember...

Annual Meeting, Thursday March 24, 2016



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.