



# The MAILBOX

NOVEMBER 2016

Volume 8 • Issue 11

A publication for the members of

**POSTAL**Family  
Credit Union, Inc.

[www.URmyCU.org](http://www.URmyCU.org)

"Welcome to the Family"



## "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 Extension #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 2.49% 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.

# Invite Your Family To Join Ours

The holidays are just around the corner. Here's a gift that can last a lifetime: membership in the Postal Family Credit Union. Because you belong to the credit union, your family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number.

*A perfect gift for all occasions*



*Credit Union Membership*

In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions. With a gift of credit union membership, one size really does fit all and no worries about the long line at the return and exchange counter. Membership in PFCU makes an ideal baby shower or christening gift as well. What better way to show your love and affection than starting a little one out on the road to financial security?

For more information about how your family members can join PFCU, stop by or give us a call.



## Enjoy Interest-Free Holiday Entertaining



The season of tinsel and trees is right around the corner. Prepare for the fun of having family and friends over with your Postal Family Credit Union member shopping program powered by PayCheck Direct®. Don't get left out in the cold – buy what you want and need, then make low, convenient payments over 12 months on thousands of name-brand products.

# 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...

Veterans Day, November 11, 2016  
Thanksgiving, November 24, 2016  
Christmas Holiday, December 26, 2016  
New Year's Holiday, January 2, 2017



# Adopt A Class FOUNDATION

The Cincinnati office of PFCU has again adopted classes at Oyler Elementary School for Christmas. We are now taking donations at our office. When you visit the office, just watch for the jars that have "Can you spare some change" written on them. We are also selling all types of small teddy bears; profit will go into our Christmas Fund. We are hoping to again make this an extra special Christmas for the children. Last year we had great participation from our members. We hope we can expect the same this year, without your help we could not make it happen. Watch future newsletters for additional details.



*Happy Thanksgiving*