



## Introducing Rudy Rattman

Rudy Rattman has joined the Postal Family Credit Union management team as CEO/President to help lead the credit union into 2015 and beyond. Rudy will be assuming Ann Martin's responsibilities as she will be retiring on May 1, 2015 with fifty years of service to Postal Family Credit Union.

Rudy has almost nineteen years' experience with credit unions. Rudy was CFO of AllWealth Federal Credit Union in Hamilton, Ohio from 1996 until 2008 and CEO of AllWealth Federal Credit Union from 2008 until he accepted the position with Postal Family Credit Union.

Rudy graduated from Miami University, Oxford Ohio with a Bachelor of Science in Business and a Major in Accountancy. Rudy is an advocate of community service, buying local, and the credit union cooperative movement. Rudy has been a Director for the Butler County Chapter of the Ohio Credit Union League, the Greater Hamilton Chamber of Commerce, and the Hamilton Joes Baseball Club.

Rudy is very excited about making Postal Family Credit Union his new credit union home. Rudy is looking forward to meeting all the members at the Annual Meeting on February 26, 2015 and will be available if you have a question or concern in the meantime. Please stop by and say hello...



PFCU has given over \$27,000 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 the member to win.

### There are three ways to apply:

- Stop in the credit union office and pick up an application
- Call the credit union at **513-381-8600** and have an application sent to your home.
- Log on to [www.URmyCU.com/scholarship](http://www.URmyCU.com/scholarship) and look in the promotions box for the scholarship promotion and download your application.

Complete the application and write a 500-700 word essay. Application will be available December 1st, 2014.

Your application must be received no later than Thursday, March 12, 2015 for consideration. All applications submitted in person must be received by the date above.

**International Credit Union Day is Thursday, October 16th!**



OCTOBER IS  
BREAST CANCER  
AWARENESS MONTH

## Help Our Credit Union Family Grow

Did you know that you're part of our family? And, as credit union kinfolk, you can help our family grow.

By referring a friend or loved one to Postal Family Credit Union, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service and educational resources. At the same time, you are strengthening the entire credit union membership as well as the global credit union movement. Postal Family Credit Union is more than just a place to

### Become a Member of PFCU!



put your money, but rather a trusted partner who wants to help you reach your goals. Credit unions are organized to serve, are democratically controlled, and provide their members with a safe place to save and borrow at reasonable rates. Those of us in the credit union family have experienced this first-hand, so why not share it with others?

Pass along the benefits of membership to your inner circle by making them a part of Postal Family Credit Union. Help them join today - visit, call, or stop by any branch location.

## AUTO LOANS AVAILABLE AT POSTAL FAMILY CREDIT UNION



## Adopt 2014 A Program Class

*...Help us make a difference!*

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.

## Re-Feather Your Nest With A Home Improvement Loan

With home prices improving, it's a great time to invest in your home. Ending a six-year cost-value ratio decline, Remodeling magazine's latest Cost versus Value Report showed a three-percentage point climb to a 60.6 percent ratio. That means on average, for every dollar spent on home improvements, nearly 61 cents can be recouped when the house is sold, with some improvements offering more payback. For example, installing a steel entry door topped the survey with an estimated 85.6 percent of the costs recouped at resale. A minor kitchen remodel costing some \$18,000 added about \$14,000 to resale value, recouping about 75 percent. According to the report, "lower construction costs and stabilizing house prices were the principal factors for the upturn."



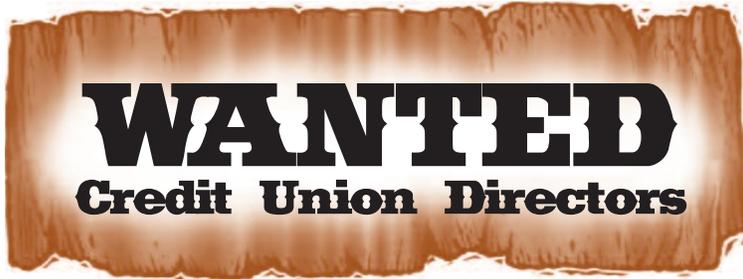
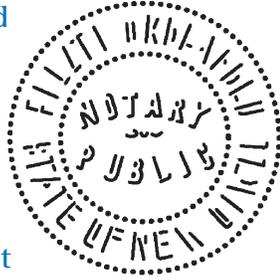
HOME IMPROVEMENT  
LOANS AVAILABLE AT

**PFCU**

In addition, increasing your home's energy efficiency by replacing windows and doors or adding insulation will not only increase your home's comfort, but also lower your utility bills. Finance your project with a Home Improvement Loan from Postal Family Credit Union. We'll help you evaluate your loan choices, working with you to determine if a home equity loan, a home equity line of credit, or a personal loan is the best option. Whether your kitchen needs fixin' or your deck is a wreck, see the credit union for your Home Improvement Loan.

# No Cost Notary Service at PFCU

Have a document that needs notarized? Look no further than Postal Family Credit Union. As a member, we offer notary public service to you for free. You'll need to bring a valid identification, such as a driver's license or other government issued identification with a photograph, to verify the identity of you being the signer along with your document. Just call or stop by and we'll be happy to assist you. Having this free service is just another way Postal Family Credit Union is here to serve you.



The Nominating Committee is now accepting applications for Directors for 2015. There are 2 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, or a service provider.
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 7, 2014. We will send you an application that must be completed and returned no later than November 28, 2014.

## 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.**

### We will be closed...

Columbus Day, October 13, 2014  
Veterans Day, November 11, 2014  
Thanksgiving, November 27, 2014  
Christmas Eve Day, December 24, 2014 (Closing at 1 pm)  
Christmas Day, December 25, 2014  
New Year's Eve Day, December 31, 2014 (Closing at 2 pm)  
New Year's Day, January 1, 2015  
Annual Meeting, February 26, 2015



## INSURANCE

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

# YOUR BILLING RIGHTS

## KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

### Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us (on a separate sheet) at:

Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- Dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your share savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address.
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

### Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 513-381-8600 or write us at: Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (or 20 business days for foreign initiated transactions and all transfers resulting from point-of-sale debit card transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (or 90 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) for the amount you think is an error so that you will have the use of money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions), we may not re-credit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.