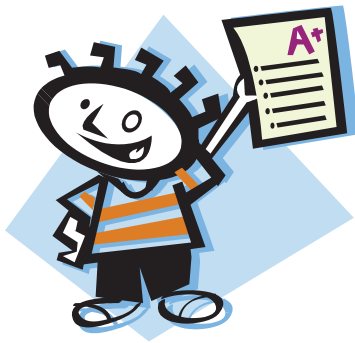




## It's Report Card Bonus Time!

If there's a student in your family who is a member of Postal Family Credit Union, (between Kindergarten age and 18) who has received a great report card from school, we have a special bonus in store for him or her.



We will reward our young members with a special bonus of \$1.00 for each "A" (up to a maximum of 10 subjects) he or she earns on his or her end of

the year report card. This is our way of letting your child know that we believe working hard in school is a very important part in his or her future success.

### **Here's how to get your child's Good Grades Bonus:**

- The child must be the primary member of the account to qualify.
- Photocopy your child's end of year report card (the report card that indicates the student is being promoted to the next grade).
- As a parent or guardian, sign the copy as your guarantee that the copy is a true and valid duplicate of the original with no alterations.
- Write the child's member number on the report card copy.
- Mail or bring the copy to PFCU no later than August 31, 2015. Please do not send the child's original report card to the credit union.

If your youngster is not yet a primary member of PFCU and you want them to participate in this incentive program this would be a good time to have them become a member. They will then be able to enjoy the many benefits of being a member of the Postal Family Credit Union.

## Junior High & High School Students

The Credit Union is offering junior high and high school students the chance to double their money for every "A" received in their classes. Students can now make \$2.00 for every "A" they earn for their courses. In order to qualify for the double-bonus, students must take and pass our "Money Smart Teens" online course. Students that take the online course must receive 8 out of 10 correct answers in order to pass.

With the completion of this course students will gain a better understanding of personal finances, such as checking accounts, credit cards and financial goals. At Postal Family Credit Union we encourage our young members to be educated and aware in order to make the best financial decisions in their lives.

To take the "Money Smart Teens" online course please complete the following steps:

1. Visit our website, [www.urmycu.com](http://www.urmycu.com)
2. Mouse over the "Financial Education" link
3. Click on the "MoneyEd" link



4. Click on the "Start Now" link located in the Money Smart Teens area.
5. You will then review all of the course information and take the online exam.
6. Once you have completed the exam the Credit Union will be notified you have taken the exam.
7. Print off your online exam score page and submit with your report card.
8. Deadline is August 31, 2015.

# Exceptional Cars. Exceptional Prices. No Exceptions.

More than 6,000 quality used cars,  
trucks, vans and SUVs, all at great prices.

## August 1 – October 31, 2015

### Receive a 1% rate discount.<sup>1</sup> Or, get a \$500 gift card.<sup>2</sup>

Upon used vehicle purchase from Enterprise Car Sales.



**THE PERFECT  
WITH EVERY PURCHASE  
USED CAR  
PACKAGE®**

- 12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.\*
- VEHICLE CERTIFICATION.
- 12-MONTH ROADSIDE ASSISTANCE.\*\*
- FREE CARFAX® REPORTS.
- 7-DAY REPURCHASE AGREEMENT\*\*\*

And, you'll never have to haggle about prices.

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



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

<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 8/1/15 – 10/31/15. 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 8/1/15 – 10/31/15 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, "The Perfect Used Car Package" 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. F07440 EW SS 7/15 DB

## 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...

Dayton Office will be closed for vacation August 17-21

### We will be closed...

Labor Day, Monday, September 7, 2015  
Columbus Day, October 12, 2015  
Veterans Day, November 11, 2015  
Thanksgiving, November 26, 2015



## Back to School Loans

Summertime is great, but it goes by quickly! One minute we're soaking up some rays on the beach and the next we're trading in flip-flops and Frisbees for backpacks and pencils.

For parents, back to school means lots of shopping for everything from loose leaf to laptops. And, while this can be a fun and exciting time for many families, it can be a financial burden for others. Fortunately, for those facing difficulty when it comes to checking off that long back to school supply list, Postal Family Credit Union is committed to helping make this an A+ year with Back To School Loans.

## You can use your Back To School Loan to purchase:

- Computers
- Clothes, uniforms
- Text books
- Dorm room needs
- School supplies
- Or anything else kids might need to hit the classroom in style

With a Back To School Loan from Postal Family Credit Union, you can eliminate the burden of back to school costs and enjoy your summer worry-free with this affordable financing option. You also will enjoy our great low rates and flexible terms. Apply today.