



Summer Fun For Less!



As the days get longer and the weather gets warmer, happy thoughts of summertime fill our minds - rest, relaxation, and fun. Whether your summer fun comes in the form of a vacation, staycation, or daily warm-weather activities, there's no doubt that some planning is needed for a successful summer.

By following some simple tips, you can plan the ultimate summer at a great price and with little stress:

- * If you're thinking about travelling, book ASAP. Once you know you'll be taking a trip, try to book your flight right away. The more flexibility you have in terms of dates, the better deal you can get.
- * Opt for a "Staycation." There are plenty of options; return to nature at parks, nature centers, or local lakes and beaches; get some culture at a local museum, aquarium, science center, festival or concert; spoil yourself at the spa, shopping, or dinner at a fancy restaurant; camp out in your backyard - pitch a tent, tell ghost stories, sing songs, and make s'mores.

Make the Most of the Season by:

- * Playing in the water whether it's the ocean, lake, pool, even the sprinkler or hose.
- * Cooking light and healthy with simple and fresh ideas from easy salads and dips to grilling and fresh fruits.
- * Soaking up some sun in your backyard, at the pool or beach, gardening, or even washing the car. Don't forget your sunscreen!
- * Doing nothing. Relax on a lounge chair, nap in a hammock, or simply breathe in the air and watch the summer sky.

As you plan for summer, remember that Postal Family Credit Union can also help with vacation loans, summer credit card incentives, and even setting up a vacation club account for next year's summertime prep.

Have a Safe
and Happy
Independence
Day



Cool Off This Summer With Low Rate Auto Deals

It's summertime at Postal Family Credit Union... that means hot temperatures outside and super cool deals on Vehicle Loan rates, inside! We know that buying and owning a vehicle is no small financial feat, from the cost of the car or truck, financing, insurance and maintenance expenses like gasoline, repairs, and inspection. We also realize that most buyers are not shopping exclusively with cash but are looking for an affordable financing option for their next ride, and this is where we can help.

As your credit union, we will not only pass along better rates and lower fees to make for a low-cost auto loan, but we'll guide you in the right direction to help you choose the best vehicle for your lifestyle and budget.



Cool off this summer with our low-rate **VEHICLE LOAN** deals

Once you've shopped around, done some research, and have a basic idea of what you're looking for as well as how much you'd like to spend, come in and visit the vehicle buying professionals at PFCU. Don't settle for the banks and dealerships whose rates are rivaling the scorching summer temps - stay calm and collected with a super-cool, low-rate credit union auto deal. Stop in any branch today or check out our website for current rates and details.

Moving? Keep Us Posted!

Springtime is the perfect time for moving. If you're planning a move, whether around the corner or across the country, it's important to let PFCU know. Keep us in the loop so that we can keep your information up-to-date and secure. We also want to ensure that you are receiving any and all of PFCU's correspondence, from monthly statements to newsletters to inserts and notices, in a timely manner.

Please alert us to any changes of the following:

1. Address
2. Phone numbers (landline, cell, and work)
3. E-mail address

For your protection, please submit any change of address requests directly to us in writing. For more information, questions, or to obtain the necessary forms, please call 513-381-8600 or visit any branch location. Wishes for a happy and stress-free move from your credit union!

Seven Tips For Keeping Your Cards Safe

If you use a plastic card - debit, credit, or ATM - you can learn a lot from experienced card players. They protect themselves by not showing their hands. Here are seven tips for keeping your cards safe and secure.

1. Memorize your PIN (Personal Identification Number). Don't write it on the back of the card. You can disguise it as part of a phone number in your address book or translate it into a word or easy to remember phrase from a keypad - 5683 is LOVE; 2559 is All Kids Love X-Box.
2. Use caution when using an ATM. Avoid frequenting any in secluded places. Always be aware of anyone "shoulder surfing" (standing close to you to observe your PIN or account number).
3. If you have multiple credit cards, use one exclusively for online or phone purchases. Then if it's compromised, you have only one card to replace. Never enter your card information on a Web site unless the site is secured. Check to be sure the site has an "s" in its URL: https//. Scroll over the lock icon to confirm the site is verified.
4. Photocopy the front and back of your cards and keep the document in a secured place. If one is lost or stolen, you will have easy access to the account information.
5. Keep your cards in the same order in your wallet. That makes it easier to discover if one of them is missing.
6. Review your statements carefully for any unauthorized activity.
7. Contact the credit union or other issuer immediately to report a lost or stolen card.

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

Dates to Remember...

Dayton Office will be closed for vacations
July 23-29 and August 17-21

We will be closed...

Independence Day (observed), Friday, July 3, 2015
Labor Day, Monday, September 7, 2015



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.



Summer



Are you looking for a new or used vehicle?



take a **BITE** out of high auto loan interest rates

We can pre-approve your loan. Did you recently finance a vehicle elsewhere? We can refinance it here. We have the loan for you, with rates and terms to fit your budget.