

Summer 2010

EAGLE EXPRESS

PEOPLE HELPING PEOPLE



USED=NEW

FOR A LIMITED TIME, FINANCE A USED VEHICLE AT A NEW AUTO LOAN RATE!

You show amazing money smarts. After all, you're shopping for a used vehicle because you know you can get better value: a great car without all the initial depreciation. And now you can also get an auto loan for that used vehicle at our lower, new auto loan rates! It's the best of both money-saving worlds!

- Offer available for 2006, 2007 or 2008 model used vehicles!
- Flexible term options for payments that fit your budget
- Easy application options – even online at www.postalfed.org!

Hurry! This offer ends August 31, 2010, so apply online at www.postalfed.org or at your nearest branch today!

*Annual Percentage Rate, subject to credit approval and to change without notice. This limited offer may be withdrawn at any time without notice. All standard PFCCU loan policies will apply. Existing loans financed with PFCCU are ineligible for promotion. Offer expires August 31, 2010.

At PFCCU You Can Get
Used Car Loans At Low,
New Car Rates!

RATES AS LOW AS

4.74%
APR*

MONEY & STUFF



by Gary Thomas

Is it just me or is this year going by faster than any before? Carolyn (the boss) and I were thinking about taking the grand kids to Gulf Shores this summer, but all of that tar is just too hard to get off of their feet. Maybe we can do it next year. Carolyn is putting her last contribution into her Roth IRA this year as she just retired at the end of last month. I would too, but retirement has ruined many a good marriage and after 43 years I do not want to mess it up now!!! Speaking of marriage....I am thinking of having a seminar for women who are recently divorced and later one for widows. If that sounds like a good idea to you, please let me know if you think it would be of value. I know that there are issues that your financial institution could help you with if we only knew what they were. I think I would have to have a study session with six or eight women who have been there in order to get some insight into how we can help and then at a later date hold the seminar for anyone who wants to attend. Anyway it is something to think about and we are here to help all of our members.

The new addition to the Sunset location is looking really nice!!! My office will soon be located at the Sunset location, but if you need or want to see me at either location, just let me know. Hard to believe I have been at PFCCU for 16 years now, I should have started 20 years ago.

Tyler stayed with us for four days and we really had a great time. Silver Dollar City, the fish at Bass Pro, and new toys. It was great! The twins are talking now and seem to have a lot to say. I can't understand most of it, but I'm sure I will get better. Ethan is playing ball this summer and Kadie is taking a Spanish class. We get them passes to the water park in Republic for the summer so we will be seeing them more as Carolyn is now RETIRED. I don't think I can afford to retire. I just need to take more vacation days.

If you are getting ready to retire it may be good to take a look at one of the new annuity products. Like everything else there are really good ones and then there are some not so good. If you want to find out about one or have questions about how they work or can secure your retirement income, give me a call or come by my new office. It won't cost you a thing to find out about them and one of these new products just could be exactly what you can use to benefit and enhance your retirement years. Anyway, if I can help, just ask. That is what I am here for and I have some really good information on a lot of things.

Investments are not NCUA insured, not credit union guaranteed and may lose value. Registered Representative, Securities offered through B & I Co., a Broker/Dealer, Member NASD/SIPC Investment Advisor Representative, B & I., a Registered investment Advisor.



Opt-In And Don't Get Left Out.

Regulation E and Overdraft Protection: What it will mean for you.

A recent change to your checking account was approved by the Federal Government (**effective August 15th, 2010**) which will affect the level of service we provide to you. This change applies only to checking accounts. **Your action is required otherwise your checking account will no longer have the same benefits available to you that you currently enjoy.**

The regulation changes require us to obtain your approval before we consider payment of your ATM withdrawals and everyday debit card purchases that may create an overdraft in your checking account. We currently provide this service on everyday debit card purchases as part of our Privilege Pay Program. We offer Privilege Pay to our members because many of them prefer having this service to avoid the embarrassment of having their debit card purchases denied at places like the grocery store, pharmacy, and restaurants. As an added level of service you will also be able to use Privilege Pay at an ATM when you need cash in a pinch.

To continue using Privilege Pay, you'll need to "opt-in" by going online at www.postalfed.org, calling 800-864-5301, or visiting us at one of our many branches. Once you "opt-in" you will receive a confirmation, any changes will take place **no later than August 15, 2010. We appreciate having you as our member. There is **no charge** for this service unless you use it.**

PFCCU AWARDS THE 2010 J.C. BARTEE SCHOLARSHIP

Postal Federal Community Credit Union encourages continued education among our members and throughout the communities we serve. Toward that end, we are proud to have presented our annual scholarship to three deserving members, all of whom are graduating high school seniors with plans for higher education. The 2010 J.C. Barteo Postal Federal Community Credit Union Scholarship is a \$1,000 non-renewable scholarship named in honor of a former PFCCU elected official who served on the board of directors and who dedicated many years of service to PFCCU.



Hannah Correll is a graduate of Logan-Rogersville High School in Logan-Rogersville, MO. Hannah was a member of National Honor Society and was active in Key Club, band, and varsity choir along with varsity track and field. With dreams of becoming a pediatric nurse, Hannah will attend Missouri State University her first two years and will then complete her nursing degree at Purdue University.



Taylor Parks is a graduate of Glendale High School in Springfield, MO. Taylor was a member of National Honor Society, the debate squad, Future Business Leaders of America and Future Teachers of America. She plans to pursue her bachelor's degree in English and then obtain her master's degree in education. Her plan is to teach secondary English and to later become a college English professor.

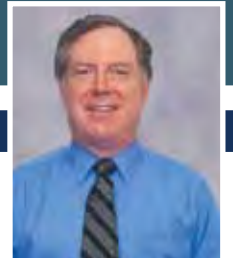


Kelton Russell is a graduate of Hillcrest High School in Springfield, MO. Kelton was a member of the National Honor Society and band, and was head photographer for the Hillcrest High School student-produced television show, HTV Magazine. He will attend Missouri State University to earn a bachelor's degree in history. Kelton plans to become a high school teacher and later teach at the college level.

*Congratulations to all our 2010 J.C. Barteo
Scholarship Award Winners!*

NOTE FROM THE PRESIDENT

by Steve Pierson



Sometimes people joke about finding their "happy place."

For many, it's sitting at a table with a good cup of coffee. For others with a penchant for shopping, it's the mall. For me, it's our credit union. And I hope it's that way for all our members, too. And it's no joke, either. That's because Postal Federal Community Credit Union is such a bright spot amidst so much of the gloom in our daily news. After all, we're growing. We're prospering. And we're doing it all for you, instead of stockholders.

And we couldn't be more excited. With great anticipation we will soon be opening our awesome new administration offices at our Sunset Branch. Not only is it beautiful, but it will enable us to provide you with better, faster and more convenient member service than ever before.

To give you all a great opportunity to see it for yourselves, we'll soon be hosting a special open house event at our new and improved Sunset facilities. Our beautiful new branch will take center stage at this event designed to showcase for you all the new amenities that are now available for our members. Plus, we'll have special refreshments and much more for you and your families to enjoy. Please be on the watch for more details about this open house celebration coming very soon.

So it's easy to see why PFCCU is such a happy place. Call or come by and you'll see for yourself. You'll be happy you did.



PFCCU'S 81ST ANNUAL MEETING was held on Monday, April 26, 2010 at the Executive Conference Center Ballroom in Springfield, MO. The meeting was attended by 201 members and guests. The meeting included a memoriam for long time official family member, Joy Jones. A video was shown in tribute to Joy for his many years of service to PFCCU.

Pictured left to right: Chairman of the Board, David Phelps with Joy Jones's wife, Joyce Jones.

14th Annual Benefit Golf Tournament A DAY OF GOLF FOR YOU. A BETTER FUTURE FOR A CHILD.

Hurry to register by September 6!

Time is running out to register for the 14th Annual Credit Unions' Golfing for Kids Tournament. You won't want to miss this chance to play a great round of golf and benefit the Ozarks Children's Miracle Network, which provides medical care for sick and injured children right here in our area.

Date: Friday, September 10, 2010

Location: Rivercut Golf Course
 2350 W. Farm Road 190
 Springfield, Missouri

Format: Four-player scramble open to teams

Tee Time: 8:00 a.m.

Registration:

Deadline September 6, 2010 or when tournament is full

Entry Fee: \$100/person • \$400/team.

- Includes green fees, golf cart, lunch, range balls, prizes & gift bag.
- Entries are not confirmed until payment is received.

Prizes:

Two flights with three cash prizes, gift certificates and door prizes awarded

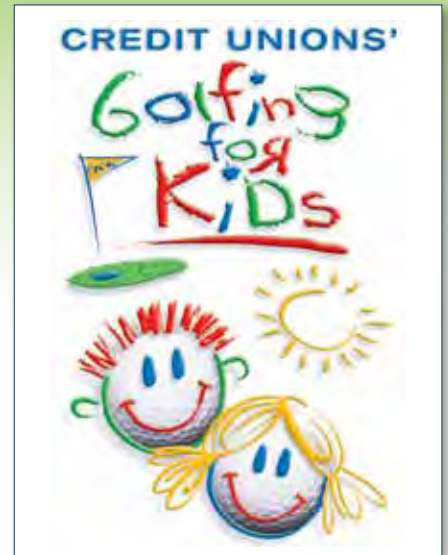
Contests:

Longest Drive (men and women), Closest to the Pin, four Holes-in-One

Sponsorship:

Show your support for this event as both a player and a sponsor!

- Presenting Sponsor: \$2,500
- Corporate Plus Sponsor: \$500
- Corporate Sponsor: \$425
- Executive Sponsor: \$195
- Cart Sponsor: \$50



Prize Donations:

Donate an item or contribute toward prizes and we'll include an insert listing your company as a sponsor in goodie bags given to each participant.

To register to play or to become a sponsor, call PFCCU at 417-887-1983 today!

NOTICE OF CHANGE IN TERMS: This is to inform you that in Section 28. TERMINATION OF ACCOUNT, new subsections (7), (8) and (9), of your Membership Account Agreement have been added as follows: (7) false or inaccurate information has been provided to obtain an account or related services; (8) the account has been utilized to conduct illegal transactions. This includes unlawful Internet gambling; (9) continuation of the account is prohibited by law or regulation; or...Former subsection (7) remains unchanged but has been renumbered as new subsection (10). The use of your accounts or relationship with Postal Federal Community Credit Union for a restricted or illegal transaction or purpose is strictly prohibited. This includes unlawful Internet gambling.

BOARD OF DIRECTORS
Proud to Serve All its Members

- David Phelps, Chairman
- Ralph Tate, Vice-Chairman
- Howard House, Secretary/Treasurer
- Charles Harris, Director
- David Bailles, Director
- James Shane, Director
- Delbert Spence, Director
- Gary Mason, Director
- Mike McFarland, Director

SUPERVISORY COMMITTEE

- Doug Haning, Chairman
- Greg Johnston
- Robert Oldt

SPRINGFIELD

887-1983 or 1-800-864-5301
 1983 East Seminole 65804
 Fax: (417) 887-6639
 1770 West Sunset 65807
 Fax: (417) 877-0314

Lobby Hours: Mon.- Fri. 9 AM - 5 PM
 Drive-Thru Hours:
 Mon.- Fri. 8 AM - 6 PM
 Sat. 9 AM - 1 PM

3763 N. State Highway H
 (North Glenstone) 65803
 Fax: (417) 833-2845
 Lobby Hours Mon.- Fri. 9 AM - 6 PM

BRANSON

(417) 336-2786
 1440 State Highway 248, Ste A 65616
 Fax: (417) 339-3956
 Mon.- Fri. 10 AM - 5:30 PM

JOPLIN

(417) 781-9089 or 1-800-864-5301
 2007 S. Sergeant 64804
 Fax: (417) 781-5761

Lobby Hours:
 Mon.- Fri. 9 AM - 5 PM
 Drive-Thru Hours
 Mon.- Fri. 9 AM - 5:30 PM
 Sat. 9 AM - 1 PM

NIXA

310 W. Mt. Vernon 65714
 Lobby Hours:
 Mon.- Fri. 9 AM - 5 PM
 Sat. 9 AM - 1 PM
 Drive-Thru Hours
 Mon.- Fri. 8 AM - 6 PM
 Sat. 9 AM - 1 PM

SHARED BRANCH LOCATIONS

Need to locate a shared branch by telephone?
 Call 1-800-919-CUSC (2872).

Find a shared branch on the Web at www.cuservicecenter.com.

INTERNET ADDRESS:

www.postalfed.org
 Electronic Teller: (417) 866-7785
 or 1-800-236-5796
 E-mail: PFCCU@postalfed.org
 Loan 24: 1-800-897-4120

All PFCCU branches will be CLOSED on the following days:

MONDAY
 July 5

MONDAY
 September 6
 Labor Day

