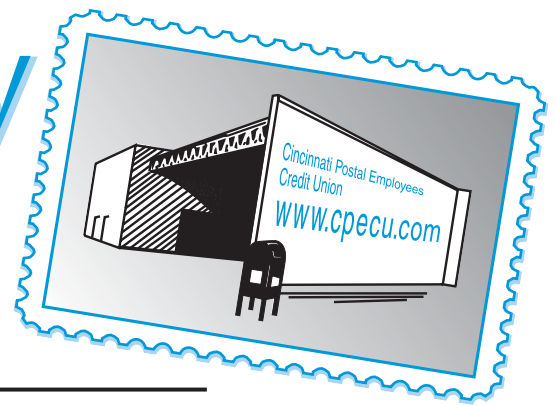


Special Delivery



APRIL 2006
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1243 West Eighth St., P.O. Box 14403, Cincinnati, OH 45250-0403
Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726

A publication for the members of Cincinnati Postal Employees Credit Union

Need Cash? Use Your Home for a Home Equity Loan

Use your home equity loan for tuition, home improvements, or pay off those high rate credit cards. You will also receive a low monthly payment at a low rate of interest.

If you wish to refinance your present loan, you must borrow an additional \$5,000, or there is a \$125 refinance fee. This rate reduction program will run through June 30, 2006.

- **Second Mortgage Loans**
AS LOW AS **4.99% A.P.R.*
- **Home Equity Loans**
AS LOW AS 6.99% A.P.R.*
- **Home Equity Simplified Loans**
AS LOW AS 6.99% A.P.R.*
- **Special Home Equity Loans**
AS LOW AS 6.99%A.P.R.*
- **Home or Property Improvement Loans**
AS LOW AS 6.99% A.P.R.*
- **Home Owner Unsecured Loans 14% A.P.R.**



* Annual Percentage Rate
7 year fixed rate
** Based on Member's Credit Score
Rates May change at any time

Reds Baseball Tickets To Lucky Winners

Yes, that's right we are giving away Reds baseball tickets, sets of 4 tickets each and parking passes to see the Reds play. All you have to do is have your name entered in our drawing. We will enter your name each time you use one or more of the following services:

- Open a Share Draft Account with Direct Deposit.
- Open a Share Certificate for \$15,000 or more. (New Money)
- Take out a Home Equity or a Second Mortgage Loan for \$15,000 or more.
- Take out a vehicle Loan for \$15,000 or more.

Winning tickets will be drawn on the 1st working day in May, June, July, and August 2006. All loans must be closed before drawing date.

Winners must pick up tickets and parking passes 3 days prior to date of the game or forfeit tickets. Another drawing will be held for any forfeited tickets.



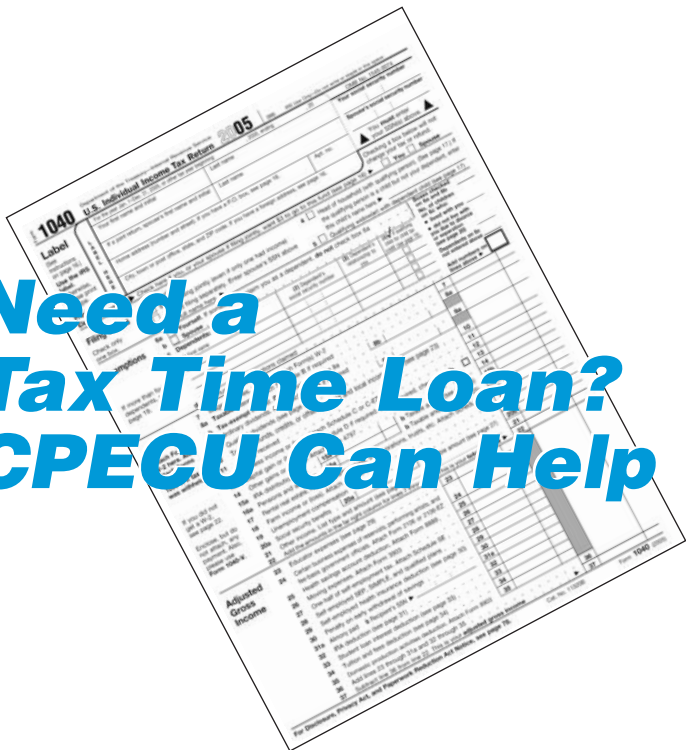
The 2005 Tax Dead-Line Is Almost Here

Let Us Prepare Your Taxes!

In partnership with CU Advantage, we can prepare your taxes for the 2005 tax season. Our tax Professionals are eager to assist with your planning and preparation needs. We have reasonable rates...electronic filing and direct deposit.



Need a Tax Time Loan? CPECU Can Help



TurboTax 
For The **Web**

TurboTax for the tax-filing season 2005 is available on our web site at www.cpecu.com. It is completely up-dated with the new tax laws, to help you get every tax break you deserve. TurboTax makes preparing and filing your return easier than ever. Just get all of your tax papers together (W-2s, 1099s and deductions, etc.) TurboTax interviews you and places your answers directly onto IRS approved forms and automatically performs the calculations.

TurboTax lets you file your tax electronically, for a faster return, have your refund sent to CPECU. All of this can be done for a small fee.

2005 Tax Refund

Have your 2005 tax refund sent directly to your share account or your checking account at CPECU via direct deposit...it's quicker, safer and easier.

Why not take advantage of this convenient way to deposit your refund. Simply include our routing and transit number (242076669) on your tax form.

If you want the refund to go to your savings account use your account/member number followed by 00. If you want your refund to go to your checking (Draft Account) account use the number located on your checks.

If you have any questions about these numbers call one of our member service representatives at 513-381-8600.

Hours

Monday & Friday...7:30 a.m. to 6:00 p.m.
Tuesday & Thursday...8:00 a.m. to 5:00 p.m.
Wednesday...10:00 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.cpecu.com.

We will be closed...

Memorial Day, May 29, 2006
Independence Day, July 4, 2006



The articles and opinions in this publication are for general use only, and are not intended to provide specific advice or recommendations for any individual. We suggest that you consult the appropriate individual such as your attorney, accountant, financial advisor or doctor with regard to your individual situation.

Large Toy Loans At CPECU

- Boats
- Campers
- Motorcycles
- Motor Homes
- Travel Trailers

We have the right rate for everything you need.


If you're Moving, Keep Us Posted

Each month the credit union receives mail back from the post office that is undeliverable. If you're planning a move soon, it is important to let your credit union know your new address as soon as possible. Also, if you have changed your name, please let us know so we can update our records.

For a name change, you'll need to come by the credit union to update your signature card. All change of addresses must be in writing. You can stop by the credit union to make these changes.

We will bring your records up-to-date the moment we receive your change of address information. By keeping us informed, we won't lose you and you won't lose valuable time in receiving your mail from us.

**CREDIT
UNION
POWER**



Use it to refinance
your higher rate loans.

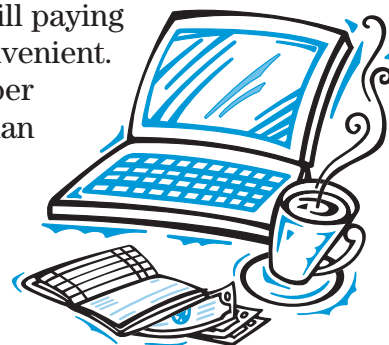
**NEW VEHICLE LOAN
RATES AS LOW AS**

**7.99%
*APR**

*Annual Percentage Rate Based on Member's Credit Score
Rates may change at any time

Have You Signed Up for Bill Payments?

Bill Payments a service requested by the membership. Bill Payments - the safe and secure on-line bill paying service that's fast and convenient. The first 15 transactions per month are FREE; more than 15 costs \$.50 per transaction. Just a few minutes on-line is all you need to take care of business, and it's easy to understand, and easy to use.



Go to our web site www.cpecu.com click on Home Banking-Web Pal II; enter your account number and password. Bill Payments is found under Services. Just click on Bill Payments and complete the enrollment form and submit. It will take three business days for the enrollment to be processed. You will then be able to pay your bills the convenient way; on line.

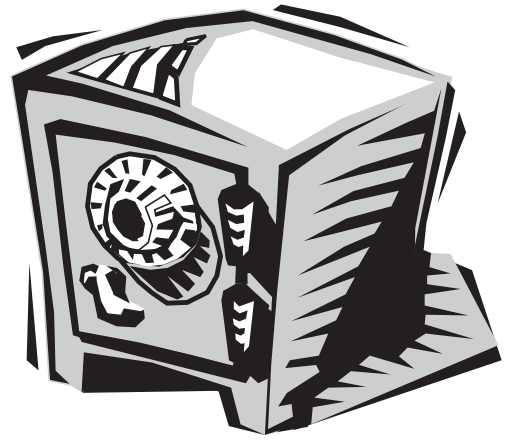
Incumbents Re-elected

At our 78th Annual Meeting it was announced that the 2 incumbents were elected to a three year term.

2006 BOARD OF DIRECTORS

Tom Crowley Chair
James Lambert..... Vice-Chair
Dennis Marschner..... Secretary
James C. Burns Treasurer
Richard Joesting
James Thomas McGregor
Bill Nolan

PRIVACY POLICY



***Your Money
is “Safe” with Us!***

CINCINNATI POSTAL EMPLOYEES CREDIT UNION, INC. PRIVACY POLICY

Cincinnati Postal Employees Credit Union, Inc. is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at 513-381-8600 or 1-800-265-4527.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU

Cincinnati Postal Employees Credit Union, Inc. collects nonpublic information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions and experiences with us or others; and
- Information about your use of our Web site through cookies (small pieces of data stored by your Internet browser on your computer) or other technology that may be used to , among other things, remember passwords for you, help us provide you with customized content; and
- Information we receive from a consumer reporting agency (i.e. credit bureaus).

We are committed to providing you with competitive products and services designed to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. The Credit Union’s Board of Directors has approved each of these companies.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records.

If you terminate your membership with Cincinnati Postal Employees Credit Union, Inc., we will not share information we have collected about you, except as permitted by law.

HOW WE PROTECT YOUR INFORMATION

Cincinnati Postal Employees Credit Union, Inc. restricts access to nonpublic personal information about you to those employees who have a specific business purpose for using it. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

Cincinnati Postal Employees Credit Union, Inc. is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Keep your information with us current. If your address or phone number changes, please let us know immediately. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will contact you immediately.
- Be cautious when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Protect you account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM, debit or credit cards that can provide free access to your accounts if your card is lost or stolen.