



Special Delivery

A publication for the members of
Cincinnati Postal Employees Credit Union

1243 West 8th St., P.O. Box 14403, Cincinnati, OH 45250-0403, Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726

Get Pre-Approved for a New or Used Vehicle Loan

You shouldn't go shopping without researching the type of vehicle you are looking for. Don't be any less prepared when it comes time to finance your next purchase.

Before you head out to the dealership, stop in and talk to one of our loan officers. Apply for a pre-approved vehicle loan and we'll put you in the driver's seat to negotiate the best deal possible.

We offer competitive rates and a variety of repayment terms. Enjoy the peace of mind you'll achieve by dealing with the friendly team you already know and trust.

Check the low rates below they are good through September 29, 2006.

Automobiles & Cell Phones Make Deadly Partners

The Wide spread use of cell phones throughout our country is amazing. But their effects are proving deadly.

You might immediately suspect the problem is the danger of electronic radiation emitted from cell phones and their link to brain cancer.

The ever increasing number of cell phones and the number of people taking them on the road is the real problem.

A recent medical study found that talking on a cell phone quadruples a driver's risk of collision, roughly the same as being drunk.

All experts agree using a cell phone requires not only the hands, eyes and ears, but also mental attention, which is a great contributor to accidents. So if you must use your cell phone while in the vehicle pull off to the side of the road. **Remember Safety First.**

Special Loan Rates for New and Used Vehicles

Purchased July 1 through September 29, 2006

<u>Model & Year</u>	<u>Months</u>	<u>Rates</u>
2004 & Newer	0 — 48	4.45% APR*
2004 & Newer	49 — 60	4.75% APR*
2004 & Newer	61 — 72	4.99% APR*

*Annual Percentage Rate Based on Beacon Score of 630+. Lower Beacon Scores will be offered at the above rate plus 2%.

Down payment requirements are based on Members credit score

Just Press "Credit"

Here's something you probably didn't know about using your debit card: When it's time to push the "debit" or "credit" button as you swipe your card, the smart choice is usually "credit". Both choices automatically deduct money from your Share Draft account, but choosing pen over pin, gains liability protection and peace of mind.

Why? The pen fights fraud better than the pin. Signature transactions go via a secured network; pin purchases go via electronic funds transfer systems. So why use the "debit" button at all? The only strong reason for using it is if you want cash back.

Tall Stacks Tickets For Sale

Cruise On the General Jackson October 5, 2006

The General Jackson is making its second Tall Stacks appearance and the credit union has a limited number of tickets for the cruise on Thursday Evening October 5, 2006.

The cruise lasts just over 2-1/2 hours and offers a buffet meal and a spectacular live performance. The Stars of the Peking Acrobats® a Chinese acrobatics, comedy, balancing acts and more, will be featured during the cruise. Also featured on the cruise will be Tim Watson and Black Creek featuring live Cajun and classic country music and southern humor.

We are selling the cruise tickets to help benefit the Oylar School Christmas party at a price of \$90.00.



WE HAVE 2006 PARAMOUNT'S KINGS ISLAND TICKETS ON SALE

	Cost	General Admission	Savings to Member
One Day Adult Ages 7-59	\$ 35.50	\$ 44.99	\$ 9.49
One-Day Child/Senior Ages 3-6 Under 48" Seniors 60+	\$ 25.50	\$ 29.99	\$ 4.49
Parking Ticket	\$ 8.00	\$ 10.00	\$ 2.00

When you purchase a "One Day Adult" or "One Day Child/Senior" ticket from CPECU you will be permitted into the park the night before after 5:00 for \$10.00.

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.

DATES TO REMEMBER

We will be closed...

Labor Day, September 4, 2006
Columbus Day, October 9, 2006
Veterans Day, November 10, 2006
Thanksgiving, November 23, 2006



Start using your MasterCard® ATM/CHECK CARD

If you use your MasterCard® ATM/Check Card for at least 6 purchases a month there will not be a monthly service charge on your Share Draft Account.

If you do not have one of our MasterCard® ATM/Check Cards now is the time to sign-up. The MasterCard® ATM Check card looks and works like a credit card, but the funds you spend come out of your checking account. This card can be used at ATMs and merchants around the world.

When you use a check card for your purchases rather than a check you don't have to bother with showing identification each time you make a purchase. With this card you can leave your check book at home.

Can You Spare Some Change?

CPECU will again adopt a class at Oyler Elementary School for Christmas. We will be taking donations at our office starting August 1, 2006. When you stop in the office to do some business, if you can spare some change the children will appreciate it.

We still have a few American Bears to sell. We also plan to have a bake sale in October. We are hoping to again make this an extra special Christmas for the children.

Any member contributing \$50.00 or more will be invited to join the credit union at the Christmas Party. 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.



We Need Your Help!

We are collecting BACK TO SCHOOL SUPPLIES until August 31, 2006; these supplies will benefit Oyler School of the Price Hill Community.

Items needed:

- Baby Wipes
- Back Packs
- Book Bags
- Crayons
- Folders
- Glue (Stick or Bottle)
- Loose-leaf paper
- Rulers
- Scissors
- Spiral Note Books
- Tissues
- Etc.

A collection bin will be in the lobby of the credit union until August 31, 2006. Please Help!

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.

Visa Most Secure Fans Promotion

Each week, one lucky fan will win a trip for two to see their favorite team play at a rival team's stadium under the full protection of Visa. Winners will arrive by limo and be escorted by a security guard into the stadium and to their VIP seats, where they can cheer as loud as they want without worrying – because they are with Visa. The Grand Prize package also includes airfare, three-nights' deluxe hotel accommodations and a \$500 Visa Gift card.

And here's another reason to cheer: Each week, 20 First Prize winners will receive a \$50 Visa card. When you use your CPECU Visa Classic or Visa Gold card to make a Visa purchase between September 1 and December 31, 2006, you'll be automatically entered for a chance to win. You can also enter once per week at visa.com/NFL during the promotional period.

Remember: the more times you use your CPECU Visa Classic or Visa Gold card, the more automatic entries you'll receive in the Visa Most Secured Fans NFL Promotion!

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. See Official Rules at www.visa.com/NFL and for complete details on non-purchase entries. Pin-based and ATM transactions are not eligible. Void where prohibited. Sweepstakes ends 12/31/06. Sponsored solely by Visa U.S.A. Inc.

E-Statements are available.

Why not sign-up today?

At www.cpecu.com

Click on

Web Pal II, click

on e-statement to enroll