



Special Delivery

A publication for the members of
Cincinnati Postal Employees Credit Union

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80th Anniversary Member Appreciation Loan Discounts

In celebration of our 80th Anniversary, we want to show our appreciation to our members who have made our credit union a success. If you finance a new or used vehicle during August or September we are offering discounts up to .8% from our current loan rates. Vehicles include new or used cars, trucks, RV's, motorcycles, and boats. The discount is based on the term of the loan, short term loans earn a higher discount.

Just purchase your vehicle and have financing approved by the credit union anytime during the third quarter.

Member Appreciation Days

We are celebrating our 80th Anniversary with food, door prizes and gifts. So "come on down" on the following dates to help us celebrate:

August 20th- We will have pizza and soft drinks from 10:00am to 2:00pm. You will be able to register for a family pass to the Cincinnati Zoo. The drawing will be held at the end of the day. This would be a good time to bring your children and grandchildren down to open an account.

September 19th- We will have donuts and coffee from 7:30 am to 11:30 am. You will be able to register for a \$100.00 Best Buy gift card. The drawing will be held at the end of the day.

If you can't make it down on above dates to celebrate with us use the coupons below to enter our prize drawings. Just mail or bring them to the credit union. We will call you if you are a winner.

CPECU and TRINITY team up for Financial Fitness

Another great benefit for **CPECU members!**

- Are you feeling uneasy about your finances?
- Are you struggling to make ends meet?

Because we care about you we are pleased to introduce Trinity Debt Management...a partner who's mission is to help you improve your financial situation.

Just call a **Trinity** counselor toll-free at 800-281-0939 and let them know you're a member of CPECU. Visit the **Trinity** web site: www.trinitycredit.org for more information about developing a personalized plan designed for your financial fitness. Please review the enclosed brochure.

Enter me in the August 20, 2008 drawing for a
Zoo Pass (family of 4)



PLEASE PRINT

Name _____

Account # _____

Return to CPECU

Enter me in the September 19, 2008 drawing for a
\$100.00 Best Buy Gift Card



PLEASE PRINT

Name _____

Account # _____

Return to CPECU

A CU Loan is a Cure for “Back to School” Budget Blues

Back to School is just around the corner; which means leaving the summer days behind and getting back to the swing of lessons and homework. For parents, it means paying for school supplies, new clothes, and other items. Funding the college bound typically involves not just tuition payments, but shopping for all the stuff to make the dorms room or first apartment more livable. If “Back to School” expenses are doing a number on your budget, look to the credit union to keep your finances humming along, maybe CPECU can help, with a low cost loan or a low interest credit card.

Apply in the comfort of you home at www.cpecu.com, you may also call or stop by the credit union

Our 80th Anniversary Spread the Word

If you found a great auto mechanic, or a store that had quality merchandise and low prices, you’d tell your family about it, right? So why wouldn’t you tell your family about the benefits of membership in CPECU.

Your family deserves to know about the savings, convenience and friendly atmosphere we offer. Help us spread the word about our 80 years of “People Helping People”.



Wanted: Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2009. There are currently two expiring terms to be filled. Elected officials are volunteers and receive no compensation for their services.

You must meet the following requirements:

1. Must be a member in good standing and in sound financial condition.
2. Must be able to meet insurance bonding requirements.
3. Cannot be presently employed by CPECU, or a service provider.
4. Cannot be an immediate family member of a staff employee.
5. Must be willing to attend educational seminars and training as required.
6. Must be willing to donate sufficient time to required meetings.
7. Must be willing to sign application and “Statement of Consent”.

Interested members should send a letter requesting an application to Nominating Committee, CPECU, P.O. Box 14403, Cincinnati, OH 45250-0403.

Letters requesting an application must be postmarked no later than November 7, 2008. We will send you an application that must be completed and returned no later than November 28, 2008.

CU | easywheels

NEW CAR BUYING SERVICE

Call **KAREN** or **JEFF**

513-381-8600 — 800-265-4527

- Special Dealer Pricing
- No Pushy Sales Tactics
- Have Your “Wheels” Delivered To You
- Special Sales and Promotions
- Credit Union Financing
- Pre-approval Financing

PURCHASE YOUR VEHICLE THROUGH OUR CU/EASYWHEELS CAR BUYING SERVICE, FINANCE THROUGH CPECU AND RECEIVE A GAS CARD.

Receive a \$50.00 gas card when you close on a, \$5,000 – 10,000 auto loan.

Receive a \$100.00 gas card when you close on a, \$10,001 – 20,000 auto loan.

Receive a \$150.00 gas card when you close on a, \$20,001 – and above auto loan.

It's Report Card Bonus Time!

If there's a student in your family who is a member of Cincinnati Postal Employees 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 promotion report card. It's our way of letting your child know that we believe working hard in school is very important to 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 CPECU no later than August 29, 2008. Please do not send the child's original report card to the credit union.



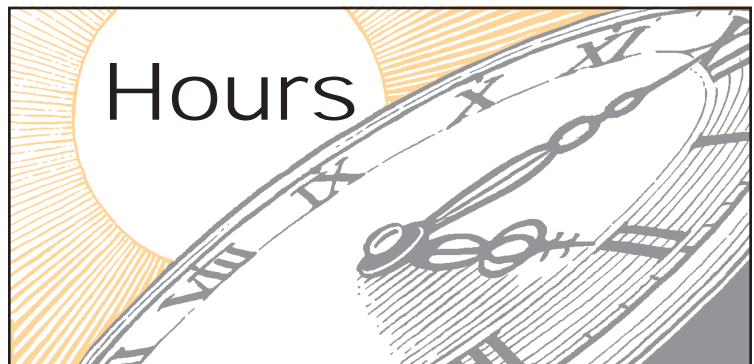
If your youngster is not yet a primary member of the CPECU and you want them to participate in this incentive program this would be a good time to have them become a member. They will then be able to enjoy the many benefits of being a member of Cincinnati Postal Employees Credit Union.

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.

Can You Spare Some Change?

CPECU has again adopted a class at Oyler Elementary School for Christmas. We are now taking donations at our office. When you visit the office just watch for the jars that has "Can you spare some change" written on them. We are also selling all types of small bears; profit will go into our Christmas Fund we are hoping to again make this an extra special Christmas for the children.

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. Watch future newsletters for additional details.



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.



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.

We will be closed...

Labor Day, September 1, 2008
Columbus Day, October 13, 2008
Veterans Day, November 11, 2008
Thanksgiving, November 27, 2008

Dates to Remember...

Annual Meeting, February 26, 2009



RV LOANS

Available at the Credit Union