



Special Delivery

A publication for the members of
Cincinnati Postal Employees Credit Union

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79th Annual Meeting

You are invited to attend the 79th Annual Meeting of the Cincinnati Postal Employees Credit Union, Inc. The meeting will be held on Thursday, February 22, 2007, at 1243 W. 8th Street, credit union building, lower level.

Meeting starts at 5:15 p.m.



Make Irene Your Valentine

Many members have been very interested in how Irene Lee and her family have been doing. I, Ann Martin, called Irene to see if she could change her dialysis treatment day, so she could spend Valentine's Day with the members. Please stop in on February 14th between 10:00 a.m. and 3:00 p.m. to share a Valentine, cookie or just to chat with Irene. Irene has been a part of lots of member's financial lives and really misses you as much as you may miss her. Clear your schedule, circle the date, and don't forget to come to 1243 West 8th Street on February 14th to catch up on the Day's of Irene's Life.



CPECU Offering Tax Preparation Again

It's tax time again and CPECU and CU Advantage will be there for you with tax filing services:

1. IN PERSON

Mark Albertz, CPA can be reached for a personal appointment to have your taxes prepared, by phoning 513-762-1600 option 2 and you will be connected directly to the CPA office. Remember to let Mark know you are a member of CPECU.

2. DROP OFF TAX FILING INFORMATION

Just gather your tax information (1099, 1098,W2 etc.) and drop it off at CPECU and we will contact you when your taxes are completed.

3. USE TURBO TAX ON CPECU.COM

You can prepare your taxes using Turbo Tax and electronically file them. The cost will be available on the

TurboTax Site by going to www.cpecu.com.

Fee schedule for 1. and 2. listed below:

Prices include preparation of 1 Federal, 1 State and 1 City return.

Electronic filing is a separate charge.

1040EZ	\$75.00
1040A	\$95.00
1040 Long Form including A & B schedules ..	\$125.00
1040 Long Form Business	\$150.00-\$165.00
without depreciation (schedules A& B if needed)	
1040 Long Form Business	\$190.00
with depreciation and/or Rental Property (schedules A&B if needed)	
Other Forms not listed above	\$30.00
Electronic Filing	\$35.00

Scholarships Available for Credit Union Members

CPECU has two \$1,000 scholarships available for qualified applicants. Call the credit union to have an application sent to your home or go on line at www.cpecu.com/scholarship for complete details and an application. The application contains all the requirements, but you must be a member in good standing of CPECU and the completed application must be returned to the credit union on or before March 8, 2007.



VACATION CLUB

Sign up today at the Credit Union



2006 Tax Refund

Have your 2006 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.

Things to Do in the First Quarter

Suggestions:

- Stop in the credit union on February 14 to visit Irene.
- Order the first of 3 free credit reports you can get each year. Call 877-322-8228 or go to www.annualcreditreport.com
- Get a passport: Starting January 8, you will need a passport to fly anywhere outside the United States including Mexico, Canada and the Bahamas.
- January 1 kicked off the fall college financial aid season. File your free application for Federal Student Aid.
- Your employer must send your W-2 by January 31, 2007. If you don't have your form within a few days of the deadline, check on it.
- You have until April 16, 2007 to fund a 2006 traditional or Roth IRA.

Are you In the market for a NEW or USED VEHICLE?

NEW VEHICLE LOAN RATES
as low as

4.99%**
APR*

*Annual Percentage Rate

**Rate Based on Member's Credit Score and automatic transfer of loan payment
Rates may change at any time



Reds Baseball Tickets To Lucky Winners

Yes, that's right we are again giving away Reds baseball tickets, sets of 4 tickets each and a parking pass 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:

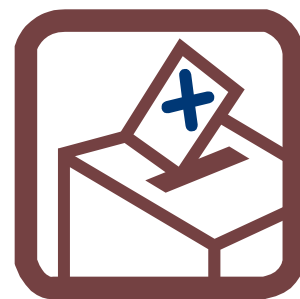
- Open a Share Draft Account with Direct Deposit.
- Open a Share Certificate for \$15,000 or more. (New money).
- Take out a Home Equity or a Second Mortgage Loan for \$15,000 or more.
- Take out a vehicle Loan for \$15,000 or more.
- Sign up a new member and both of you will be entered in our drawing.
- Be approved for one of our credit cards.



Winning tickets will be drawn on the 1st working day in March, April, May, June, July, and August 2007. 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.

Have you returned your ballot yet?



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

Visit Irene, February 14, 2007
 Annual Meeting, February 22, 2007
 Scholarship Deadline, March 8, 2007
We will be closed...
 Presidents Day, February 19, 2007
 Memorial Day, May 28, 2007
 Independence Day, July 4, 2007



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.**

Certificate Rates

Current as of February 1, 2007

	Rate	Yield
182 Day Share Certificate	4.25%	4.32%
9 Month Share Certificate	4.55%	4.63%
12 Month Share Certificate	4.80%	4.89%
15 Month Share Certificate	5.30%	5.41%
18 Month Share Certificate	5.60%	5.72% **
24 Month Share Certificate	5.65%	5.77% **
60 Month Share Certificate	5.70%	5.82% **

Minimum Deposit \$1000 – Penalty for Early Withdrawal – Rates May Change at Any Time – Dividends are calculated on the Average Daily Balance Compounded Quarterly. **These rates are also available for IRAs.

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.