

**FEBRUARY 2008**

**VOLUME 39 • ISSUE 2**



# 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



## 80th Annual Meeting



You are invited to attend the 80th Annual Meeting of the Cincinnati Postal Employees Credit Union, Inc. The meeting will be held on Thursday, February 28, 2008, at 1243 W. 8th Street, credit union building, lower level.

Meeting starts at 5:15 p.m.

## 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](http://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 13, 2008.



## AlertMe™ CONSUMER CREDIT MONITORING SERVICE

### Protect Your Accounts With AlertMe™

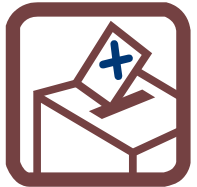
Alert Me™ is a credit monitoring tool that detects new account applications, address changes, delinquencies, and other activities that post to Experian® under your name. As a subscriber, you will receive email notifications when these changes take place, keeping you informed about your credit report activity and allowing you to take corrective action quickly if necessary.

For just \$4.25 a month, you'll know how your personal information is being used. When you subscribe to the AlertMe™ service, you'll receive:

- Daily Monitoring of you Experian® credit bureau file
- Email notifications when credit activities post
- Low monthly fee with automated billing
- Annual reminder to order your free credit report
- Identity theft insurance

AlertMe™ can help you minimize losses and maximize your peace of mind. To subscribe or learn more go to [www.cpecu.com](http://www.cpecu.com) and click on the AlertMe™ banner and follow the instructions to enroll for this protection.

Have you returned your ballot yet?



# “Bill Payments” an Outstanding Free Service for our Members

Bill Payments a safe and secure on line bill paying service that's fast convenient, and FREE! 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. To sign up:

Go to our web site [www.cpecu.com](http://www.cpecu.com) click on Home Banking-Web Pal II enter you account 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 on line.

Start an **IRA** at your Credit Union and start dreaming about your retirement.



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

**NEW VEHICLE LOAN RATES  
as low as**

**5.24%\*\*  
APR\***

\*Annual Percentage Rate

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



## CPECU Offering Tax Preparation for 2008

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](http://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 .....	\$80.00
1040A .....	\$100.00
1040 Long Form including A & B schedules ..	\$140.00
1040 Long Form Business .....	\$165.00-\$180.00
without depreciation (schedules A& B if needed)	
1040 Long Form Business .....	\$210.00
with depreciation and/or Rental Property (schedules A&B if needed)	
Other Forms not listed above .....	\$35.00
Electronic Filing .....	\$35.00

## 2007 Tax Refund

Have your 2007 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 0 0. 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.

*Thanks for Being a Member!*

## 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](http://www.cpecu.com).

### DATES TO REMEMBER

Annual Meeting, February 28, 2008  
Scholarship Deadline, March 13, 2008  
**We will be closed...**  
Martin Luther King Day, January 21, 2008  
Presidents Day, February 18, 2008  
Memorial Day, May 26, 2008  
Independence Day, July 4, 2008



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.

## Bills Make You Queasy? Bankruptcy's No Magic Pill

The offers are appealing: It's hard to resist a credit card with a "special introductory low rate" and to pass up a big screen TV with "no interest, no payment" for a year. But before you know it, the introductory rate expires and the payments are due along with all of the interest that's accumulated. It's easy to fall behind. When bills arrive, you start to feel queasy. Now another offer seems attractive: The ads that assure you that bankruptcy is an easy way out, a surefire cure to your ailment.

The fact is that bankruptcy is not a magic pill. It leaves a scar on your credit record for up to 10 years. You still must pay certain bills including legal fees, taxes, spousal and child support, and student loans. Because many landlords use credit reports to screen applicants, it may be tough to find a nice place to live. You can not get the best automobile insurance premiums with a bad credit rating. If your bills are making you sick, stop by the credit union office for free, confidential assistance. We'll help you assess your financial health and help you put together a rehabilitation plan. It may be as simple as a consolidation loan along with a new spending and saving plan. We're here to keep you financially fit. Stop by today.

## Be careful Online!!!

Scams are real so is identity theft.

People are losing large sums of money to crafty crooks after the victims gave out personal information.

Don't respond with personal information to e-mails or phone calls that say your accounts needs updating.

CPECU will never e-mail or call you asking for this information.

Don't believe an e-mail saying you are the winner of a foreign lottery. It's a fraud.

Don't believe e-mails that say you will help someone in a foreign country collect millions of dollars and share in the winnings. It's a fraud.

If it looks too good to be true – bet that it is.

When in doubt always check it out.

## Check Our Low Home Equity Rates

*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.*