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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

Let us pay off your
**HIGH INTEREST
RATE CREDIT
CARD BALANCES**
with a Balance Transfer

**CREDIT
CARD
RATES**



No Annual Fee

MASTERCARD
10.9%
APY

VISA
10.9%
APY

VISA GOLD
9.9%
APY

Attention Home Owners

A Home Equity Loan Can Make Your Dreams Come True

Check our low Second Mortgage and Home Equity Loan Rates. We have a variety of Home Equity Loans that should fit your borrowing needs. Put your home's equity to work for you.

Second Mortgage Loans - As Low as ****4.99% A.P.R.***
Home Equity Loans - As Low As **7.99% A.P.R.***
Home Owner Unsecured Loan - **15% A.P.R.***

**Annual Percentage 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 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 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.

Property Tax!!! That Time Again???

Are you ready for your property tax bill? If you are short on money when those taxes are due – call CPECU we may be able to help with a low interest loan.

Renting? What About Insurance?

Many people who rent an apartment or house fail to protect their possessions by insuring them. One reason for lack of insurance may be erroneous belief that it is too expensive. Others may feel that their belongings aren't valuable enough to insure. Some people may even think that they are protected under their landlord's policy.

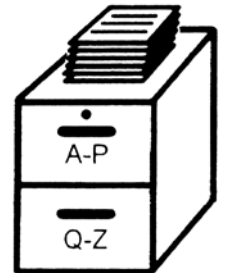
In general, tenant policies are not prohibitively expensive. Most cost less than \$300 a year, depending on amount of coverage and geographic location. As for whether or not your possessions are worth the cost of coverage, that's something you should decide for yourself. Do this by estimating what it would cost to replace everything if it was stolen or destroyed. Chances are good that your belongings are more valuable than you think. And rarely does your monthly rent include coverage under a landlord's policy. You'll want to check to see if this is the case before buying insurance.

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.

Keep Those Records Or Toss Them?



If it's spring, chances are you are trying to clear some of the clutter from the house. When it comes to financial records, through, you should look at them carefully before tossing.

How long you should keep records depends on what they are. Experts recommend the following guidelines:

Tax returns and tax-related receipts: Seven years.

Retirement plan statements: One year to indefinitely. Keep quarterly statements from your plans until you receive the annual summary; if everything matches, then toss the quarterlies.

Checks: One year to permanently. Go through your checks each year and keep those related to taxes, business expenses, housing, and mortgage payments.

Brokerage statements: Until you sell the securities. You need the purchase/sales slips to prove whether you have capital gains or losses at tax time.

Receipts: One year to permanently. Go through your receipts once a year. Toss those that have no long-term importance.

Credit card receipts and statements: 45 days to seven years. Keep your original receipts until you get your monthly statement; toss the receipts if the two match. Keep the statement for seven years if tax related.

Paycheck stubs: One year. When you receive your annual W-2 form make sure the information matches. If it does, toss the stubs.

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.



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...

Independence Day, July 4, 2007
Labor Day, September 3, 2007
Columbus Day, October 8, 2007

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.

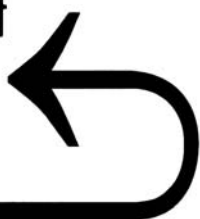
Online Crooks: Don't Get "PHISHED"

One form of "PHISHING" occurs when online crooks steal the logo of a financial institution and send phony e-mails asking you to "verify" your account information. If you take the bait by replying with your financial information, the "phishers" use it to steal funds from your account.

Remember CPECU will never ask you to "verify" account details by e-mail. We already have the information! If you receive such an e-mail, DON'T REPLY and notify your credit union immediately.

e-Statements

Click, view, or print
your statement
online anytime!



Certificate Rates

Current as of June 1, 2007

SHARE CERTIFICATES

	Rate	Yield
182 Day Share Certificate	4.25%	4.33%
9 Month Share Certificate	4.55%	4.64%
12 Month Share Certificate	4.80%	4.91%
15 Month Share Certificate	5.30%	5.43%
18 Month Share Certificate	5.60%	5.75% +
24 Month Share Certificate	5.65%	5.80% +
60 Month Share Certificate	5.70%	5.85% +

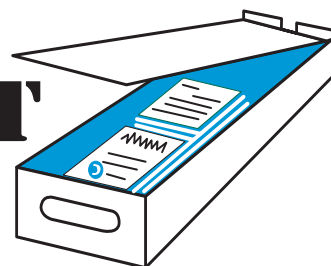
PAYROLL DEDUCTION CERTIFICATES

	Rate	Yield
15 Month PRD Certificate	4.30%	4.39% +
24 Month PRD Certificate	4.50%	4.59% +

Minimum deposit for Share Certificates is \$500 and minimum for Payroll Deduction Certificates \$12.50 per week. There is a penalty for early withdrawal. The rates may change at any time and dividends are calculated on the average daily balance and paid monthly.

+ These rates are also available for IRAs.

SAFE DEPOSIT BOXES



Available at your Credit Union!

Most personal finance experts agree a safe deposit box is a must for storing personal papers, data, and valuables away from home where they could become stolen, lost in a fire, flood, or natural disaster.

Your credit union has a variety of safe deposit boxes in different sizes to fit every need. Prices are very reasonable, and you have full access to your possessions any time during business hours. Rent a safe deposit box today at your credit union. It's low-cost peace of mind.

3" x 5" x 21"	\$15.00 Per Year + Tax
3" x 10" x 21"	\$25.00 Per Year + Tax
6" x 10" x 21"	\$35.00 Per Year + Tax
9" x 10" x 21"	\$60.00 Per Year + Tax

Stop in today and see one of our member service representatives or call 381-8600. There is a \$15.00 key deposit.

BOAT LOANS



Available at the Credit Union!

Does the Stock Market Make You Nervous?

If the Stock Market makes you nervous try our Share Certificates they have a great return and are insured up to \$250,000.