



# 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



## 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

## Motorcycle Loans

Hey, anyone been checking the roads lately? If you haven't seen more and more motorcycles on the highways, you're not looking! In case you haven't noticed, motorcycles are not just for biker dudes and hippies any more.

More and more people, in all age groups and economic levels, are discovering the thrill and excitement of exploring America's highways and byways on the open road. Leading the pack (no pun intended) are couples who find biking together is a great way to put the fun back into their relationship. There's scarcely a city in the United States that doesn't have at least a half-dozen motorcycle clubs that sponsor organized rides for all tastes and challenge levels – from weekend excursions to cross-country adventures. It's a great way to meet people as well.

Motorcycle manufactures have responded with new and improved bikes that are safer to ride. Oh, and yes, comfortable, too! If you haven't sat on a motorcycle in a while, try some of the new cruisers at your local dealer – it's like sitting on a throne! Most dealers will even help you learn to drive and achieve a licensed certification.

If you'd like to join the fun, your credit union is here to help with a motorcycle loan. Before you visit the dealer, stop by the credit union and let us pre-approve you for a motorcycle loan. Then visit the dealer, let them help you choose the bike that is right for you and relax knowing that you have the financing in place.

## 80 Years of Credit Union Service

Thanks for letting us serve you and your family. Eighty years of service, helping each member obtain financial freedom. Let us be your financial institution for the next eighty years. Tell us what we can do for you.

## Looking for a New Home?

Is there a new home in your future? Now may be the time to start shopping. It's a buyer's market, with lots of great choices. Remember, when it comes time to finance your new home. CPECU in partnership with CU Mortgage can help. We have a variety of pro-grams to fit every need.

We recommend that you call CU Mortgage at 513-762-1692 for current rates. CU Mortgage also offers free pre-approvals! Then you can shop accordingly. You can apply over the phone, so call today.

## Property Tax!!! It's That Time Again???

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

## 1st Mortgage Loans

—As Low As \*\*4.99% A.P.R.\*

## 2nd Mortgage Loans

—As Low As \*\*5.49% A.P.R.\*

## Insured Home Loans

—As Low As \*\*7.99% A.P.R.\*

\*Annual Percentage Rate – 7 Year Fixed Rate

\*\*Based on Member's Credit Score - Rates may change at any time.

## A Poor Score Cost You More

Every where you turn; you hear and read about FICO scores. Are they really that important if you're not in the market for a loan or credit card? The answer is yes. Four good reasons why you need a good credit score:

- It determines whether you'll be approved for credit for mortgages, car loans, installment loans, and credit cards.
- It determines what credit rate you'll get on those loans.
- It determines the cost of your homeowners and auto insurance.
- It determines in some cases, whether you get that job offer you've been hoping for.

The best way to ensure a good FICO credit score is to manage your credit responsibly over time.

**Just remember; a poor score costs you more.**

## Get Your Free Annual Credit Report

Your credit union urges its members to check their credit report once a year to make sure it is accurate and to ensure there are no signs of someone else stealing your identity. Thanks to federal legislation, consumers are entitled to a free credit report annually to check for errors and possible fraud. The nation's three largest credit bureaus, Equifax, Experian, and TransUnion, have made it easy for you to check your credit report at no cost. You may request your free credit report online, by phone, or through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail are usually processed within 15 days of receiving your request.

To request your credit report online, visit [www.annualcreditreport.com](http://www.annualcreditreport.com). For phone service, call 1-877-322-8228. And to receive your report through the mail, send an official request form to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The request form is available online at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. If you do not have Internet access, visit most any library, get on the Internet terminal, and request a copy from the above Internet address. Ask for help if you do not know how to use the Internet.

## CPECU Teams Us With Trinity Debt Management

Your Board of Directors and Trinity Debt Management have decided to team up to help members who are struggling with debt. Normally Trinity charges an initial fee to anyone who is interested in using their services, but all CPECU members initial fee will be waived, when you identify yourself as a CPECU member.

They have three ways they can help.

- Debt Analysis
- Debt Education
- Debt Assistance

Please call Karen or Jeff in the Loan Department if you feel your debt is out of control or you are interested in having Trinity Debt Management contact you regarding your personal situation.



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



**No Annual Fee**

**CREDIT CARD RATES**

**MASTERCARD**  
**10.9%**  
APY

**VISA**  
**10.9%**  
APY

**VISA GOLD**  
**9.9%**  
APY

# Best Wishes Graduates!



CPECU wants to congratulate all graduates of 2008. Your hard work has finally paid off. We want to be a part of your financial future.

The CPECU scholarship winners will be recognized in next month's *Special Delivery*.

## Good News for Parents of College Students

Do you have a student that is going to college this coming year, why not look to your credit union for help. To make college life more rewarding for your Son or Daughter open a Share Draft account and/or a credit card account today.

You can setup the account for transfers from your account to their Share Draft or credit card account. This will allow you to handle life's little emergencies with ease.

How convenient can you get? Stop in the office or call one of our Member Service Representatives today to open the accounts before school starts.

## Help Your Credit Union Help You

Your credit union depends on growth to help keep cost down while at the same time offering new products and services. Do you know someone — a co-worker or relative who would enjoy the benefits of credit union membership? If so, why not have them call or stop by the credit union to complete the necessary application or give us a call we will send them the necessary papers for membership. If you know someone that is paying through the nose for financial service or who needs a good deal on a car or boat loan, refer them to credit union. You will help that person and ultimately, help yourself, too.



## Oyler School

CPECU will again adopt a class at Oyler Elementary School for Christmas this year. We will need the help of our membership to have a successful program.

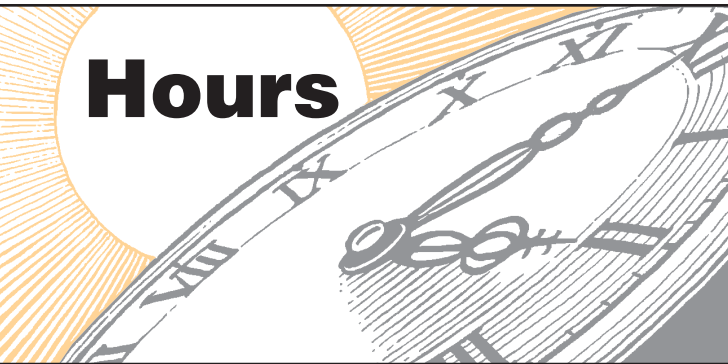
We have just received a new supply of bears for 2008. We use the profits from the sale of these bears to support this program.

We have a wide selection of bears this year. When you stop in the office you can make your selection from the following:

- Baseball
- Birthday Girl
- Dad
- Daughter
- Get Well
- Grandpa
- Indiana
- Kentucky
- Sister



## 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).

### We will be closed...

Independence Day, July 4, 2008  
Labor Day, September 1, 2008  
Columbus Day, October 13, 2008  
Veterans Day, November 11, 2008



Accounts Are Insured Up To \$250,000  
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.

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