



# Special Delivery

A publication for the members of  
Cincinnati Postal Employees Credit Union

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## Important Changes

### Dividend Payment

Your Board of Directors voted to change the dividend payment on all share and certificate accounts from quarterly to monthly, effective April 1, 2007. This means you will be getting use of your dividend money much faster and if you continue to accumulate your dividends you may see a higher yield on your savings.

### Reduction on minimum deposit

The minimum deposit on share certificates was reduced from \$1,000 to \$500 by your Board of Directors, thereby allowing more members to open certificates and earn even a higher dividend. If you have been thinking about opening a certificate NOW is the time to do it...monthly dividends and lower minimum deposit. Call us today!

## Certificate Rates

Current as of May 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.

## Additional Fraud Protection for Our Credit Card Members

To help protect you from fraud, on May 21, 2007 we will enhance our existing security protection. We already protect your account by reviewing activity after transactions are approved. We attempt to contact you on the day a transaction falls outside of your normal spending pattern. As criminals become more sophisticated, the need to protect your account during the transaction could prevent additional fraud immediately at the merchant. In some instances you may be declined at the merchant if the activity is considered extremely suspicious. With a simple call to Customer Service (1-800-299-9842), we'll validate the transaction and allow you to continue shopping immediately. We hope you enjoy the peace of mind that comes with knowing your card carries the latest state of the art security features.

# THANKS

**For using your Credit Union  
as your Financial Institution!**

## NEW VEHICLE LOAN RATES AS LOW AS

# 4.99%<sup>\*</sup> APR

*\*Annual Percentage Rate Based on Member's Credit Score  
Rates may change at any time*

## Teaching Our Children To Save

Our Children are our greatest assets, the door to the future. How can we help them build confidence in their financial future? Will they be equipped to deal with the financial demands of the 21st century?

Are you spending more and saving less? If so, you're not alone. Not since the Great Depression has Americans saved so little. And it's likely if you're not savings, neither are your children or grandchildren. But, why is saving important anyway? Saving now means you'll have more choices in the future. With out savings, you have no freedom – you can't change jobs at will or take advantage of a sale or an investment opportunity.

For your financial health and that of the next generation, it's time to get back to basics. Here are some ideas on how to save and how to teach children to save:

- Set goals, both individually and as a family. Make them real by posting pictures in a central spot, like the refrigerator. Set both short-term goals, like a family weekend, and long term goals, such as college fund or down payment on a new vehicle, also set-up a rainy-day fund.
- Open a special share account at the credit union for yourself and separate accounts for your children.
- Start saving on a regular basis, you can use payroll deduction or automatic transfers to "pay yourself first." Whenever children receive money, whether from an allowance, gift or performing a job, show them how to set aside a certain percentage to be put in their savings account.
- Talk about the magic of compound interest. Show them how over time, money grows.
- By taking these steps, you may find that saving money is as much fun as spending it. The key is to start now.

## View Share Draft Images

Are you aware that you have the ability to see and print a picture of your share drafts that have cleared? This gives you a convenient way to keep track of your transactions. Just follow these instructions.

- Go to our web-site [www.cpecu.com](http://www.cpecu.com), click on HOME BANKING-WEB PAL II, enter your account number and password.
- Click on your share draft account. Cleared share drafts will appear in blue.
- Click on the share draft number you wish to view.

You will be ask to confirm your request, choose ACCEPT to view the share draft in question. You can also print a copy for your records.

## 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...

Memorial Day, May 28, 2007  
Independence Day, July 4, 2007  
Labor Day, September 3, 2007



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.



*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.*

# 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.



## Start Saving Now for Retirement

It's never too early to begin investing in your own future. Listed below are four questions you need to ask yourself to help you get started:

- What are your goals? You need to consider the lifestyle you'll want to pursue – travel, leisure time, hobbies, etc.
- How do I calculate my financial needs? To maintain a comparable standard of living during retirement, experts say you'll need 70 to 80 percent of your current income.
- How do I start to make a financial plan? Visit your Credit Union and let us help you put together a saving plan.
- When is the right time to start saving for retirement? Start saving now and save regularly. Saving on a regular basis provides a steady investment into your retirement future.

## Need New Wheels?

We have great  
**low-rate financing**  
deals!



## 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 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.