



Special Delivery

A publication for the members of
Cincinnati Postal Employees Credit Union

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Share Certificates: A SAFE AND SMART WAY TO SAVE

Enjoy the security of knowing your savings are safe and secure with Share Certificate's from your credit union. We have a variety of terms so you can match the certificate's maturity to your savings goal. For example, if you're not planning to purchase a new vehicle for a year, you stash away cash for the down payment in a 12 month certificate.

If you have a tuition payment, a 90-day or 6 month term may be better to meet your needs. It's important to think about when you'll need these funds, because if you do require the money ahead of schedule, there is a penalty for early withdrawal.



Certificate Rates

As of August 23, 2006

| | 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 IRA's except the 15 Month.



CPECU is offering **TWO** \$1,000 scholarships to members of the credit union and you could be the member to win.

Want to add your name to this list of winners?

PREVIOUS SCHOLARSHIP WINNERS

- SUSAN ADAMS, 1998
- KENDRA McHARGUE, 1999
- MARY CATHERINE MORONEY, 2000
- GINA PAULINELLI, 2001
- MARIA C. FOX, 2002
- ERIC NATHAN BAUM, 2003
- GINA PAULINELLI, 2004
- GINNY UTZ, 2004
- KELLI MEINERS, 2005
- SARAH HOPE REILLY, 2005
- DANIEL BAUM, 2006
- KELLY BRAUNING, 2006

If you are currently attending college or are a senior in high school you may be looking for ways to earn money to pay your tuition. Two \$1,000 scholarships are available each year to two members. Member's applying must follow the directions and submit their application on time, which includes an essay. You can log on www.cpecu.com/scholarship and download an application or stop in or call us at 513-381-8600 to have an application sent out. The essay subject this year is "Ready for the real world? What changes would you make in the high school education program?"

75% of your score is based on your essay, which includes message, punctuation, grammar, spelling and presentation.

The deadline for returning your application is March 8, 2007.

Can You Spare Some Change?

CPECU will again adopt a class at Oyler Elementary School for Christmas. We will be taking donations at our office starting August 1, 2006. When you stop in the office to do some business, if you can spare some change the children will appreciate it.

We still have a few American Bears to sell. We are hoping to again make this an extra special Christmas for the children.

Any member contributing \$50.00 or more will be invited to join the credit union at the Christmas Party. 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.



A Great Gift Idea! Credit Union Membership

Because you're a member of the credit union, your family members are also eligible to join. Why not give them the gift of membership this holiday season? Once they join the credit union, family members will have access to all of our products and services. That includes high yielding savings accounts, low interest loans, and all the other great services you're already enjoying.

Some gifts only last a month or two. Others last a few years. Credit union membership is something your family members can enjoy for the rest of their lives! Call or stop by to pick up membership applications for your family members today.

Share Draft DOs and DON'Ts

It's easy to take your share draft account for granted. After all, it's a rare day when you don't write out a share draft or use a plastic card to access the funds in your account.

Paying a little attention to your account, however, pays off. You're less likely to have checks returned marked NSF — non-sufficient funds — or to have a transaction refused at the ATM.

Keep these “do's and don'ts” in mind:

Do keep a running balance of the amount in your account by recording each share draft you write and each debit card purchase or ATM cash withdrawal you make.

- Do balance or “reconcile” your account statement each month. Unless you do so, you have no idea how much you have in your account.
- Do write out the dollar amount on your checks in capital letters. That makes the check amount more difficult to tamper with.
- Don't lose track of your checkbook. A thief can wreak havoc with your life by writing share drafts on your account.



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

**CREDIT
CARD
RATES**



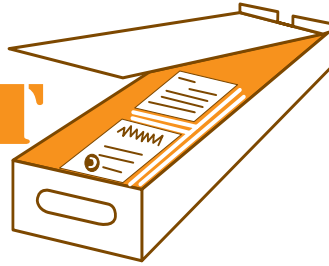
No Annual Fee

MASTERCARD
11.9%
APY

VISA
11.9%
APY

VISA GOLD
10.9%
APY

SAFE DEPOSIT BOXES



Available at your Credit Union!

Take inventory of your valuables, if you have priceless jewelry or important papers lying around the house, open a CPECU safe deposit box. We have the following sizes and prices.

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

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

You'll Never Catch Us Phishing

If you get a message asking you to verify personal information, it didn't come from CPECU.

We'll never send you a letter or e-mail asking for your account numbers, user names, passwords or Social Security number. If you get a message like that—called Phishing—don't bite.

Instead, call us immediately.

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.

DATES TO REMEMBER

We will be closed...

Veterans Day, November 10, 2006
Thanksgiving, November 23, 2006
Christmas, December 25, 2006
New Year's, January 1, 2007



Visa Most Secure Fans Promotion

Each week, one lucky fan will win a trip for two to see their favorite team play at a rival team's stadium under the full protection of Visa. Winners will arrive by limo and be escorted by a security guard into the stadium and to their VIP seats, where they can cheer as loud as they want without worrying – because they are with Visa. The Grand Prize package also includes airfare, three-nights' deluxe hotel accommodations and a \$500 Visa Gift card.

And here's another reason to cheer: Each week, 20 First Prize winners will receive a \$50 Visa card. When you use your CPECU Visa Classic® or Visa Gold® card to make a Visa purchase between September 1 and December 31, 2006, you'll be automatically entered for a chance to win. You can also enter once per week at visa.com/NFL during the promotional period.

Remember: the more times you use your CPECU Visa Classic® or Visa Gold® card, the more automatic entries you'll receive in the Visa Most Secured Fans NFL Promotion!

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. See Official Rules at www.visa.com/NFL and for complete details on non-purchase entries. Pin-based and ATM transactions are not eligible. Void where prohibited. Sweepstakes ends 12/31/06. Sponsored solely by Visa® U.S.A. Inc.

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