



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

E-Statements Are Available Electronically

You may receive your monthly/and or quarterly statements electronically and you can view your last three e-statements at no charge. It is mandatory that WEB PAL II contains your correct E-Mail address so you can receive your statement notification. To enroll, log on to www.cpecu.com and follow these directions.

1. Click on WEB PAL II.
2. Enter your account number and password.
3. On the left side menu, under **Services** click on **Options**.
A new page titled Available Service. Click on "**Service Enrollment**".
4. The next page titled Available Service. Click on "**E-statements**".
5. E-statement options give you the available plan(s). Click **WEB PAL II E Statement Silver Plan** this will take you to E-Statement plan information. By enrolling in this Silver Plan you will be automatically removed from receiving paper statements. All E-statements enrollments must be done by the 26th of the month in order to receive an E-statement that month. If you enroll after the 26th of the month you can expect a paper statement for that month and an E-statement the following month.
6. Click on **Enroll in WEB PAL II Silver Plan**.
7. On this screen you will have to give us your e-mail address Primary and Secondary, then click on the **save button**.
8. This will take you to the E-Statement Disclosure Screen, read the disclosure as you scroll down to the bottom. Click on **accept disclosure**. You must accept disclosure to receive E-statements.
9. The next screen will tell you that your enrollment has been confirmed, and will give you an opportunity to view the last three statements.
10. Please note that the statements are in PDF format and requires Adobe acrobat, which can be down loaded from our web site by clicking on "**Get Adobe Acrobat Reader**".

Once this process is completed you are ready to view your statements on line or print them out. Also the monthly newsletter is available on line for those members that receive E-statements.

AlertMe™ CONSUMER CREDIT MONITORING SERVICE

Protect Your Accounts With AlertMe™

Cincinnati Postal Employees Credit Union would like to remind you, of a monitoring service designed to help you proactively combat identity theft, a growing problem impacting millions of American's each year. AlertMe™ gives early warning of credit report activity so you can detect suspicious activity, catch problems and minimize losses.

Just go to www.cpecu.com and click on the AlertMe™ Banner and follow the instructions to enroll for this protection.

NEW VEHICLE LOAN RATES AS LOW AS

5.24%

***APR**

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

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...

Veterans Day, November 12, 2007
Thanksgiving Day, November 22, 2007
Christmas Day, December 25, 2007
New Year's Day, January 1, 2008



CPECU has given over \$12,000 in scholarships to members wanting to further their education. CPECU is offering two \$1000 scholarships to members of the credit union and you could be the member to win.

NEED COLLEGE MONEY?

Do you have a son, daughter, grandson, granddaughter, niece, nephew, cousin or another family member that is planning to attend college next year and could use a little money? Everybody listed above is eligible to join CPECU, because you are a member and they can join and apply for one of the two \$1,000 scholarships we are giving away. It's very easy and your current grades are not a factor in receiving the scholarship. Interested? Here is how you can apply:

Stop in the credit union office and pick up an application. Call CPECU at 513-381-8600 and we'll send you an application or log on www.cpecu.com, view the promotions box on the right side of the home page, click on "Scholarship Scoop 2008" and download your application.

Complete your application, type your essay on "Pick a controversial problem in education and suggest a solution" (500-750 words).

Return application and essay back to CPECU on or before March 13, 2008.



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.



CPECU SAYS: Guard Against Identity Theft

Always verify the legitimacy of the caller by asking for official company or agency contact information, and then using directory assistance to verify and cross-reference the information given.

- Never solely rely on the phone number the caller provides as a means of verifying the authenticity of the call. Scam artist will often have an accomplice answer the phone to appear legitimate in the event of a return call.
- For e-mails, never respond directly to or click on a link in the e-mail. Always close the e-mail and open a new Web browser window to go to the official company or agency Web site to verify the authenticity of the e-mail.
- No matter how official the caller sounds or the e-mail appears, legitimate businesses or government agencies will not ask for sensitive, personal or financial information in their correspondence (this should always be a red flag).

The experts tell us that identity theft is “the fastest growing crime in the Nation”. So guard your Social Security Number, driver’s license number, credit card numbers very carefully.

Invite your Family to Become A Member of Ours

Here’s a chance to do yourself and your family members a favor: Invite them to join the credit union. Because you’re a member of the credit union, immediate members of your family also are eligible to join. You will be doing yourself a favor because as more members come aboard, the credit union grows and becomes stronger – enabling us to continue to offer great rates and quality member service. You’ll be doing them a favor because they’ll be able to enjoy all the benefits of belonging. So invite your family to become a member of our family. Or give a membership in the credit union as a gift. It’s one that won’t be returned or end up in a box in the basement. Just ask them to stop by and fill out an application.

Now Is The Time To Start Using Your Visa® Card

The Visa Inside Pass promotion gives you the chance to feel like a true NFL insider.

When you use your Cincinnati Postal Employees Credit Union Visa® card between September 1, and December 15, 2007, you’ll be automatically entered for a chance to win a trip for two to the three biggest events of the NFL season – the NFL Playoffs, Super Bowl XLII, and 2008 NFL Pro Bowl – plus exclusive access to hang out with a NFL star at each event. Each VIP trip package includes airfare, deluxe hotel accommodations, tickets to the game, and a \$500 NFL-themed Visa Gift card.

You could also win one of hundreds of \$100 NFL-themed Visa Gift cards when you use your Cincinnati Postal Employees Credit Union Visa card during the promotional period. The more you use your Visa card, the more chances you have of winning. Plus, you’ll receive one bonus entry for each payment of a regular and ongoing bill made with your Visa card between September 1 and December 15, 2007. You can also enter online at visa.com/NFL.

If you do not have one of our Visa cards apply today!

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA INSIDE PASS NFL SWEEPSTAKES. Non-purchase Entries have an Equal Chance of Winning. See Official Rules at visa.com/NFL for complete details on non-purchase entries. Players shown may not be those in actual prize fulfillment. PIN – based and ATM Transactions are not eligible. Sweepstakes ends 12/15/07. Sponsored solely by Visa U.S.A. Inc.

VISA
Proud Sponsor



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.