



# Special Delivery

A publication for the members of  
Cincinnati Postal Employees Credit Union


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## Members Make Irene Their Valentine



Several members cleared their schedule and stopped by the credit union on Valentines Day to visit with Irene. It was a great day inside but the weather did not co-operate outside. It was cold, snowy and icy.

Irene enjoyed visiting with us and we hope she will do it again sometime soon.

We want to thank Irene for coming down to visit and the members for making Irene their Valentine. 

## Share Your Credit Union Membership

As a credit union member, you're already aware of the savings and convenience we have to offer. But did you know your family members and coworkers can also join?

If you have eligible family members or coworkers who are tired of paying the high fees, interest rates, and service charges at banks, ask them to call or stop by the credit union for information on how to join. When they compare our financial products and services with rates they are paying, they'll wonder why they didn't join sooner and will thank you for telling them about us.

If they join between now and the end of July you and the new member will be put in a drawing for Reds Baseball Tickets which includes a set of four tickets and a parking pass. So bring them on down to the credit union today.

## CPECU Offering Tax Preparation Again

It's tax time again and CPECU and CU Advantage will be there for you with tax filing services:

### 1. IN PERSON

Mark Albertz, CPA can be reached for a personal appointment to have your taxes prepared, by phoning 513-762-1600 option 2 and you will be connected directly to the CPA office. Remember to let Mark know you are a member of CPECU.

### 2. DROP OFF TAX FILING INFORMATION

Just gather your tax information (1099, 1098,W2 etc.) and drop it off at CPECU and we will contact you when your taxes are completed.

### 3. USE TURBO TAX ON CPECU.COM

You can prepare your taxes using Turbo Tax and electronically file them. The cost will be available on the

TurboTax Site by going to [www.cpecu.com](http://www.cpecu.com).

**Fee schedule for 1. and 2. listed below:  
Prices include preparation of 1 Federal, 1 State and 1 City return.**

Electronic filing is a separate charge.

1040EZ .....	\$75.00
1040A .....	\$95.00
1040 Long Form including A & B schedules ..	\$125.00
1040 Long Form Business .....	\$150.00-\$165.00
without depreciation (schedules A& B if needed)	
1040 Long Form Business .....	\$190.00
with depreciation and/or Rental Property	
(schedules A&B if needed)	
Other Forms not listed above .....	\$30.00
Electronic Filing .....	\$35.00

# Pssst...want to know where you can get a great mortgage deal?

Try CU Mortgage Network!  
CPECU has partnered with CU Mortgage Network to provide our membership with out-standing mortgage programs, such as:



- FHA/VA
- Ohio Bond Money
- 100% Financing – Purchase or Refinance
- 15, 20 & 30 Year Fixed Rate Mortgage Programs

Check out CU Mortgage Network's rates online at [www.cumtg.org](http://www.cumtg.org).

CU Mortgage Network offers Free Pre-Approvals! Call 762-1692 today and get pre-approved for your new home purchase. It's easy. You can apply over the telephone!

OHFA is offering 100% financing through the Ohio Bond Money Program at a 6% fixed rate for 30 years. This program is available through CU Mortgage Network. Call 762-1692 for further details.

## Enclosed is a special savings offer from CU Mortgage Network!

*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.*

## 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



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.**

# E-Statements Make Your Life Easier

This free service allows you to review your monthly statement securely online. Each month, we will send you an e-mail notifying you that your statement is ready to view.

Your e-statement looks just like the paper version normally sent to you every month. Now you can store all those statements on your personal computer or better yet on disk. However, if you prefer to have a paper copy, simply click print on your home computer.

If you go on line to a secure site, you can access the information anywhere. That means even if you are on vacation or traveling on business, you will be able to review your account statement. Signing up is easy.

Just go to [www.cpecu.com](http://www.cpecu.com), click on Home-Banking WEB PAL II, enter your account number and pass word. On the left side menu Under SERVICES click on OPTIONS. You will then get a new page titled SERVICE OPTIONS click on SERVICE ENROLLMENT then click on E-STATEMENTS. This will give you the available plans. Choose SILVER PLAN, on this screen you must give us your e-mail address Primary and Secondary, and then click the SAVE BUTTON. Read the disclosure, click on ACCEPT DISCLOSURE. You must accept disclosure to receive e-statements. The next screen will tell you that your enrollment has been confirmed, and will give you an opportunity to review the last three statements.

The statements are in PDF format and require Adobe Acrobat Reader, which can be downloaded from our web-site by clicking on GET ADOBE ACROBAT READER.

Once this process is completed you will no longer receive a paper statement. The monthly newsletter can be reviewed on line for those members that receive E-Statements.

# Daylight Saving Time



## BEGINS SUNDAY, MARCH 11, 2007

Beginning in 2007, Daylight Saving Time is extended one month – it starts at 2:00a.m. on the second Sunday in March and ends at 2:00a.m. on the first Sunday in November.

## 2006 Tax Refund

Have your 2006 tax refund sent directly to your share account or your checking account at CPECU via direct deposit...it's quicker, safer and easier.

Why not take advantage of this convenient way to deposit your refund. Simply include our routing and transit number (242076669) on your tax form.

If you want the refund to go to your savings account use your account/member number followed by 00. If you want your refund to go to your checking (Draft Account) account use the number located on your checks.

If you have any questions about these numbers call one of our member service representatives at 513-381-8600.

## Certificate Rates

Current as of March 1, 2007

	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 IRAs.

## Are you In the market for a NEW or USED VEHICLE?

### NEW VEHICLE LOAN RATES as low as

# 4.99% \*\*

APR\*

\*Annual Percentage Rate

\*\*Rate Based on Member's Credit Score and automatic transfer of loan payment  
Rates may change at any time



## Reds Baseball Tickets To Lucky Winners

Yes, that's right, we are giving away Reds baseball tickets, sets of 4 tickets each and parking passes 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.

Winning tickets will be drawn on the 1st working day in April, May, June, July, and August 2006. 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. (There is a restaurant pass included with each set of tickets; winner must pay for any food purchased in the restaurant). Another drawing will be held for any forfeited tickets.

