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Special Delivery

A publication for the members of
Cincinnati Postal Employees Credit Union

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Fraudulent Activity

We again want to warn our members about “Phishing” scams in which crooks send e-mails claiming to be from legitimate financial institutions, companies, or government agencies asking consumers to “verify” or “re-submit” confidential information such as bank account and credit card numbers, Social Security Numbers, passwords, and personal identification numbers. A variant on that approach using telephone systems, “vishing”, is increasingly being used to obtain this information from unwary consumers.

An example of a vishing scam is when a member receives a recorded message telling them that their credit card and/or financial institution account has been breached and to immediately call a number provided in the recorded message. The phone number provided in the message leads the member to a “fraudulent call center” established by the perpetrator of the fraud. The perpetrator then attempts to obtain confidential account information and login credentials in order to access the account. A twist on this scam is when the recorded message provides the address of a fraudulent website for the member to access (instead of a telephone number) and to provide certain information to reinstate the supposedly affected account(s).

Vishing is very hard for authorities to monitor or trace. For your protection, members are advised to be highly suspicious when receiving messages (telephone, e-mail, or otherwise) directing them to call and provide personal, confidential, and/or account related information. Rather than provide any information, you should contact your financial institution or credit card company directly to verify the validity of the message using contact information you already have in your possession (do not use contact information provided in the suspicious message).

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

**NEW VEHICLE LOAN RATES
as low as**

5.24%
APR***

*Annual Percentage Rate

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



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

AlertMeTM CONSUMER CREDIT
 MONITORING SERVICE

Protect Your Accounts With AlertMeTM

Every month you hear new stories about identity theft and fraud. To help you fight back against the growing threat, CPECU is please to offer Alert MeTM. AlertMe is a consumer credit monitoring service that alerts you when changes occur within your credit report. By keeping you informed about credit report activities. AlertMe provides early detection of potential misuse of your personal information. Studies show that early detection can significantly reduce the losses associated with identity theft.

For more information or to enroll in the AlertMe credit monitoring service, visit our website, www.cpecu.com and click on the Alert Me link.

Save Money at The Gas Pump

With the overall cost of operating a vehicle (the price of fuel, maintenance, and insurance) going up every year, it pays to squeeze as much out of every gallon of gas that you possibly can. Here are some tips that will help you save money at the pump.

- Keep your engine properly tuned.
- Clean or replace the air filter.
- Properly inflate your tires (this can save as much as 2-3% on gas mileage).
- Ease up on the gas pedal.
- Don't drive with your windows rolled down. Use the vents for outside air or air conditioning to cool the vehicle. Most new cars are designed to be more aerodynamic with the windows closed. For highway driving, most new cars will actually get better mileage "closed up" with the air conditioning on.
- Anticipate traffic situations and "roll" toward them with your foot off the gas, rather than speeding toward them and jamming on the brakes at the very last second.

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...
 Memorial Day, May 26, 2008
 Independence Day, July 4, 2008
 Labor Day, September 1, 2008



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.

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, 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.



2007 Tax Refund

Have your 2007 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 0 0. 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.

CPECU Offering Tax Preparation

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.

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	\$80.00
1040A	\$100.00
1040 Long Form including A & B schedules ..	\$140.00
1040 Long Form Business	\$165.00-\$180.00
without depreciation (schedules A& B if needed)	
1040 Long Form Business	\$210.00
with depreciation and/or Rental Property (schedules A&B if needed)	
Other Forms not listed above	\$35.00
Electronic Filing	\$35.00