

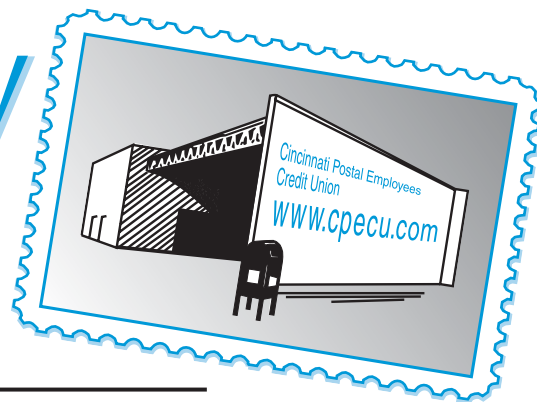
Special Delivery



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1243 West Eighth St., P.O. Box 14403, Cincinnati, OH 45250-0403
Tel: 513-381-8600, Toll Free 1-800-265-4527, Fax 513-345-8726

A publication for the members of Cincinnati Postal Employees Credit Union



Home Equity Loans That Can Make Your Dreams Come True

One of the benefits of home ownership is the ability to use your equity to finance anything you can dream about. With a Home Equity Loan from CPECU you can finance all your other loan obligations at one place and also make your dreams come true.

If you wish to refinance your present loan, you must borrow an additional \$5,000, or there is a \$125 refinance fee. This rate reduction program will run through June 30, 2006.



* Annual Percentage Rate
7 year fixed rate

** Based on Member's Credit Score
Rates May change at any time

- **Second Mortgage Loans — AS LOW AS **4.99% A.P.R.***
- **Home Equity Loans — AS LOW AS 6.99% A.P.R.***
- **Home Owner Unsecured Loans 14% A.P.R.**

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 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. Another drawing will be held for any forfeited tickets.



Register to Receive E-Mails from CPECU

Have you registered to receive up-to-date information and credit union specials that we offer from time to time?

If you have not registered yet to receive our latest e-mails go to www.cpecu.com. Just click on "Register Here" then complete the requested information. With our latest e-mail CPECU can keep you up to date with the latest new information such as share and loan rate specials or a new product that we are offering.



Loans That Float Your Boat

Is this the summer that you will spend on the water? Dreaming of a ski boat or skiff, bass boat? Not sure exactly what you're looking for? Start by doing your homework. Visit with boat owners. You'll find them at boat shows, in clubs, and on message boards and in chat rooms on the web. Find out what they like and dislike about boats they own or want to own. Pick up boating magazines such as Boat Trader (or visit its web site at www.boattraderonline.com) to get a feel for the wide range of sizes and prices that are available. Once you narrow the field, take the types of boats you are interested in on a test ride.

Whatever boat you decide on, be sure you make the credit union your first port of call. Whatever your taste in watercraft, we may have a boat loan that won't sink your budget. Stop by or call today.

Mail-In Credit Card Payments Has New Address

For those members that mail in their credit card payment. We have been informed that the mailing address has changed. Please note the new address on your next statement.

The new address is:
P.O. Box 4521
Carol Stream, IL 60197-4521

NEW VEHICLE LOAN RATES AS LOW AS

7.99% *APR

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

On the Road RVs For Everyone

RVs are hot! Families looking for a way to spend leisure time together have joined the RV ranks. Long popular with retirees and camping enthusiasts, recreational vehicles come in all shapes and sizes to fit a variety of lifestyles. There are two general types of RVs: motor home and trailers. Motor homes have their own power train and can range from 17 feet up to 40 feet. Camping units can be mounted on a pickup truck. Trailers must be towed, and range in size from small pop-up units that resembles a tent to the equivalent of the 35-foot motor home. All but the smallest of units require a specially equipped tow vehicle.

Generally, the larger the unit, the higher the price tags. Discovering if a recreational vehicle is right for you will take more than a test drive. Talk to a number of owners, Ask them what they like best and least about their vehicle. If possible take a trip with friends or rent a similar unit before buying. Check out used RVs. Then stop by the credit union to check on financing; that will put you in a better bargaining position once you make your choice.

Don't forget the equity in you house may provide the money you need for these big toys.



Refathering Your Nest? We Can Help

Is this the year to take spring-cleaning one step further and tackle those home improvement projects? Investing in updates allows you to enjoy your home more now and may increase your home's resale value in the future. Replacing windows, doors, a furnace, or air conditioning with more energy efficient versions can help you save on your utility bills as well. If you have not priced construction cost recently, be prepared for sticker shock. According to remodeling magazine's most recent Cost vs. Value study, the national average cost for a major kitchen remodel is \$43,213. Adding a bath runs about \$15,000. A two-story addition – a family room plus a bedroom and bath – averages nearly \$70,000.

You will likely get some of your investment back when you sell your home, but the average payback varies. Adding a bath or the two story addition would allow you to recoup an average of 94%. While a kitchen update pays back about 67 percent.

As you weigh your options, keeping mind that interest rates are great. With a home improvement loan from CPECU, you may be able to afford more than you think. We have rates that will help make your dream home a reality. For details, call or stop by the credit union today.

View Share Draft Images

Are you aware that you can view images of your share drafts that have cleared? Just follow these instructions.

- Go to our web-site 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.



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.

We will be closed...

Memorial Day, May 29, 2006
Independence Day, July 4, 2006
Labor Day, September 4, 2006



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.