

NOVEMBER 2008

VOLUME 39 • ISSUE 11



# 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



CPECU has given over \$14,000 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.

## There are three ways to apply:

- Stop in the credit union office and pick up an application.
- Call the credit union at 513-381-8600 and have an application sent to your home.
- Log on to [www.cpecu.com/scholarship](http://www.cpecu.com/scholarship) and look in the promotions box for the scholarship promotion and download your application.

Complete the application and write a 500-750 word essay on how to *“Create a marketing plan to attract new members to the credit union. (From your age group). Include and discuss the communication tools you would use to effectively promote your plan.”*

The deadline for returning your application is March 12, 2009. All the requirements will be included in your application. We would love to see more members applying for the scholarship.

## Financial Security Your Funds Are Safe at CPECU

If you are searching for a safe place to keep your money in these difficult economic times, look no further than Cincinnati Postal Employees Credit Union. The safety and security of our members' finances always come first.

Our share insurance from American Share Insurance (ASI) is safe and sound. Your deposits are insured up to \$250,000 per account. Each account you have with CPECU is insured to this high level of coverage. You may for example; have a savings, checking and share certificate and each would be insured up to \$250,000 so rest easy your money is safe secure with CPECU.

And CPECU has never taken part in high-risk predatory lending.

We should be your number 1 financial institution.

**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



## **CPECU SAYS; Guard Against Identity Theft**

### **Use these Tips to Help Reduce ID Theft**

- Shred unwanted documents that contain personal information.
- Shred mail containing personal financial information.
- Do not carry your Social Security card or your birth certificate.
- Watch your financial statements – make sure all charges are yours.
- Don't leave your ATM and Debit card receipts behind.
- Never reveal your bank account, credit card information, Social Security number, or mother's maiden name over the phone (unless dealing with a trusted business or organization).
- When creating passwords, don't use digits of your Social Security number, mother's maiden name, your birthday, or any part of your name.

### **You'll Never Catch Us Phishing**

If you get a message asking you to verify personal information, it did not 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.

# **CU** | easywheels

## **NEW CAR BUYING SERVICE**

Call **KAREN** or **JEFF**

**513-381-8600 — 800-265-4527**

- Special Dealer Pricing
- Special Sales and Promotions
- No Pushy Sales Tactics
- Credit Union Financing
- Have Your "Wheels" Delivered To You
- Pre-approval Financing

## **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...**

Veterans Day, November 11, 2008

Thanksgiving, November 27, 2008

Christmas, December 25, 2008

New Year's Day, January 1, 2009

Martin Luther King Day, January 19, 2008

### **Dates to Remember...**

Annual Meeting, February 26, 2009



EQUAL HOUSING  
OPPORTUNITY



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.*

# 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; profits 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.

## Share Draft DOs and DON'Ts

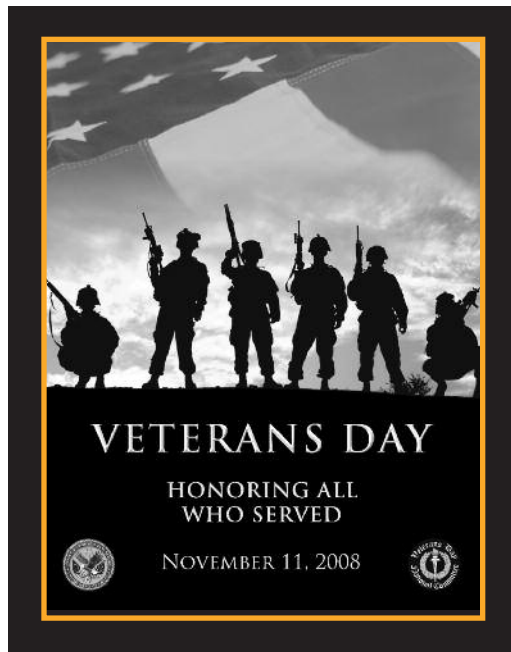
It's easy to take you share draft account for granted. After all, it's a rare day when you don't write out a share draft or use a plastic card to access the funds in your account.

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 "dos 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.

**PROTECT**  
YOUR  
GOOD CREDIT RATING  
*Use Credit Wisely*



**Thank  
you,  
Vets**

As Veterans Day approaches November 11, we at your credit union would like to take a moment to offer our most sincere and heartfelt thank you to the men and women who have served and continue to serve our country

From WWII and the Korean War, right up to the current war in Iraq, our servicemen and women, not to mention their families, have made and continue to make sacrifices and interruptions in their lives ensure the freedoms that many Americans take for granted.

Rest assured your credit union cherishes these freedoms and is acutely aware that they are due in large part to the efforts of our veterans and those who continue to serve in active duty. Your credit union joins with the nation this November 11, in offering thanks to the men and women who have kept our country free.

## Wanted: Members

Do your family members a favor: invite them to join the credit union. They'll thank you for the chance to take advantage of the benefits of belonging. And when they join you'll have done yourself a good turn as well. Here's why: as a non-profit financial cooperative, we only exist to serve our valued member/owners. A broader base of members means we can continuously work to improve our products and services. We can be more efficient and pass those savings onto you. So do your part and pass the word. Let your family members in on one of the best ways to achieve financial security – membership in the credit union.