



# 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

## Looking for More Interest? Try a Share Certificate

Do you have money resting in a checking or savings account at a bank that you don't need immediately and/or are using for a planned goal six months to a year or longer down the road? Why not put that money in one of our Share Certificates?

A share certificate is like a savings account, except that you commit to leaving the money untouched for a certain length of time – anywhere from several months to several years. In exchange for locking in that amount and allowing your credit union to make that money available to other members for loans, your credit union can offer you a higher rate of return on that savings.

With a little thought and planning, a share certificate is a great way to make your saving grow even faster. Check the below list of Share Certificates that we offer, with difference terms and rates that should meet your needs. Stop in soon.

### Certificate Rates— As of August 23, 2006

	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 IRA's except the 15 Month.

## CPECU 2007 Scholarship

CPECU is offering two \$1,000 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 download your application.

The deadline for returning your application is March 8, 2007. All the requirements will be included in your application, including the essay topic. We would love to see more members taking advantage of this offer.

## 2005 Scholarship Winner Enters Theatre Life



Ginny Utz says, "figuring out how to pay for college is never an easy task. Even though my parents generously agreed to take on most of the expense, I wanted to make their job a little bit easier. I have had an account at CPECU ever since I was 17, and I've always enjoyed the way they keep their members updated with this news-

letter. In one of these newsletters, a scholarship contest was announced, and I immediately applied, hoping that I would be one of the lucky recipients of a \$1000 scholarship. My essay was accepted, and I was thrilled to be able to help out with college expenses through my scholarship. CPECU helped me earn my BFA in Theatre from the University of Kentucky, which gave me the edge that I needed to get noticed by a great company, the Children's Theatre of Mason. I currently teach five different theatre classes to children ages 5-14, as well as help out backstage with their productions. Studies show that involvement in the arts greatly improves child development, so if you have children in the Mason area, stop by and say hello, check out our next production, "Oliver!," or get more information on our website: [www.thechildrenstheatreofmason.com](http://www.thechildrenstheatreofmason.com)."

# Annual Bake Sale November 3, 2006

The staff and Board of Directors will have our annual bake sale on Friday, November 3, 2006 in the credit union lobby. This sale will benefit the Oyler School Christmas Fund.

So if you are planning on coming down to the credit union on November 3, just skip breakfast and purchase some of our delicious bake goods and receive a free cup of coffee.

## Visa Most Secure Fans Promotion

Each week, one lucky fan will win a trip for two to see their favorite team play at a rival team's stadium under the full protection of Visa. Winners will arrive by limo and be escorted by a security guard into the stadium and to their VIP seats, where they can cheer as loud as they want without worrying – because they are with Visa. The Grand Prize package also includes airfare, three-nights' deluxe hotel accommodations and a \$500 Visa Gift card.

And here's another reason to cheer: Each week, 20 First Prize winners will receive a \$50 Visa card. When you use your CPECU Visa Classic® or Visa Gold® card to make a Visa purchase between September 1 and December 31, 2006, you'll be automatically entered for a chance to win. You can also enter once per week at [visa.com/NFL](http://visa.com/NFL) during the promotional period.

Remember: the more times you use your CPECU Visa Classic® or Visa Gold® card, the more automatic entries you'll receive in the Visa Most Secured Fans NFL Promotion!

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. See Official Rules at [www.visa.com/NFL](http://www.visa.com/NFL) and for complete details on non-purchase entries. Pin-based and ATM transactions are not eligible. Void where prohibited. Sweepstakes ends 12/31/06. Sponsored solely by Visa® U.S.A. Inc.

*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.*

## Wanted: Credit Union Directors



The Nominating Committee is now accepting applications for Directors for 2007. There are currently two expiring terms to be filled. Elected officials are volunteers and receive no compensation for their services.

You must meet the following requirements:

1. Must be a member in good standing and in sound financial condition.
2. Must be able to meet insurance bonding requirements.
3. Cannot be presently employed by CPECU, or a service provider.
4. Cannot be an immediate family member of a staff employee.
5. Must be willing to attend educational seminars and training as required.
6. Must be willing to donate sufficient time to required meetings.
7. Must be willing to sign application and "Statement of Consent".

Interested members should send a letter requesting an application to Nominating Committee, CPECU, P.O. Box 14403, Cincinnati, OH 45250-0403.

Letters requesting an application must be post-marked no later than November 3, 2006. We will send you an application that must be completed and returned no later than November 24, 2006.

## 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.

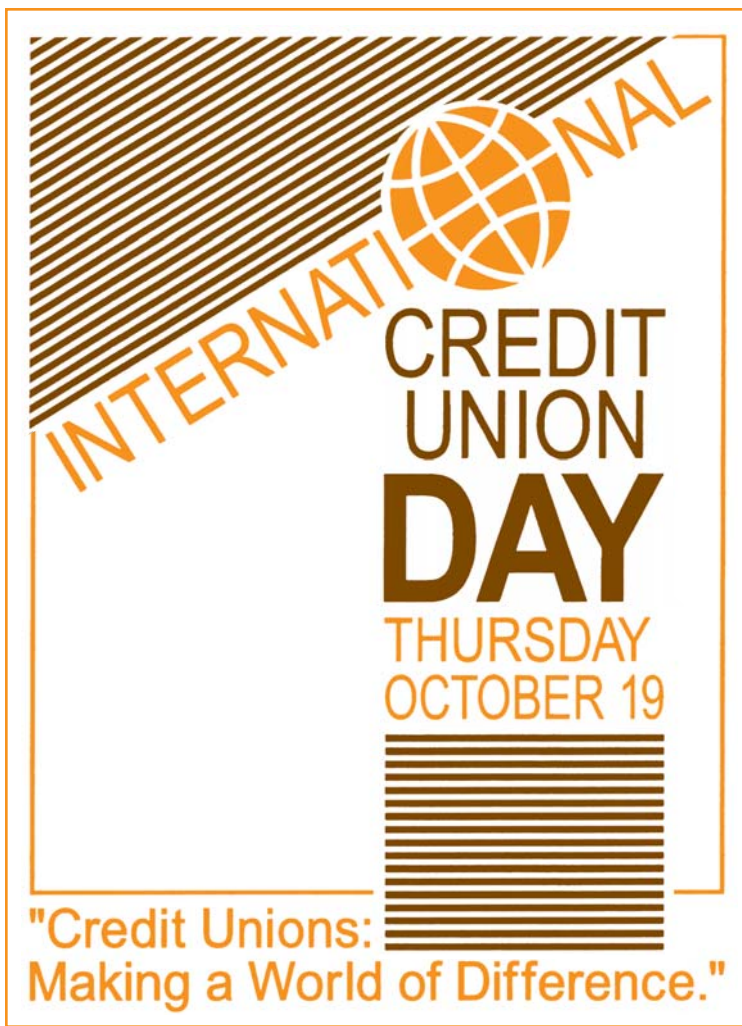
Or visit WebPal II at [www.cpecu.com](http://www.cpecu.com).

### DATES TO REMEMBER

**We will be closed...**

Veterans Day, November 10, 2006  
Thanksgiving, November 23, 2006  
Christmas, December 25, 2006  
New Year's, January 1, 2007





## How Retirees May Save Money

We have found that some of our retirees are not aware that they may have more than one allotment taken from their CSA check. This is especially beneficial if you have a loan with us, you may be eligible for a rate reduction if you send us your direct deposit or an allotment and have an automatic transfer of the your loan payment.

You may even want to change your allotment or direct deposit from your present financial institution to CPECU.

All of this can be done from the convenience of your computer by going to [www.servicesonline.opm.gov](http://www.servicesonline.opm.gov) and follow the instructions. You will need your CSA claim number and a PIN number to start a new allotment or make changes to your present allotment.

If you have any questions on how to make changes just call a Member Service Representative or stop by the credit union for additional information.

## Let's Celebrate

It's time to celebrate the credit union difference. International Credit Union Day is Thursday, October 19, 2006, and this year's theme, "Credit Unions: Making a World of Difference," reflects the positive role credit unions play in the lives of members from Arizona to Zambia, and everywhere in between. At their credit unions, Afghan women not only have access to financial services, they have an equal voice and a right to vote. In other areas, low-income residents turn to their credit unions, instead of pay day lenders, to get a hand up. Elsewhere, credit unions help their members pursue their dreams – a house, college for the kids. Millions of consumers all over the world count on their credit unions to provide a fair return on savings, low-cost credit, and information on the wise use of a penny.

As financial cooperatives, credit unions exist for only one purpose – to serve their members. Any profits are returned in the form of better rates on savings and loan products, lower fees and enhanced services. That's a difference worth celebrating.

Stop by the credit union on Thursday, October 19, 2006 for coffee and cookies.

## A Big Thank You To Our Veterans

November 11 is Veterans' Day – a day to reflect and offer thanks to the millions of people whose service in our nation's armed services has kept our country free. And, to pause for a moment in gratitude to the thousands who paid the ultimate price with their lives to achieve that same goal. Let us also remember those who have lost loved one in our country's most recent battle against terrorism.

To those of you who have served and are serving at this moment and to your loved ones who sacrifice because of your absence, your credit union offers a heartfelt thank you.



# YOUR BILLING RIGHTS

## KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

### Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us (on a separate sheet) at:

Cincinnati Postal Employees Credit Union, PO Box 14403, Cincinnati OH 45250-0403

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- Dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your share savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address.
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

### Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 513-381-8600 or write us at: Cincinnati Postal Employees Credit Union, PO Box 14403, Cincinnati OH 45250-0403

as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (or 20 business days for foreign initiated transactions and all transfers resulting from point-of-sale debit card transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (or 90 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) for the amount you think is an error so that you will have the use of money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions), we may not re-credit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.