The Board of Directors,
Management and Staff, want to wish you peace and happiness during the coming year.
Your friendship and good will is the foundation of our success.

DECEMBER 2003

Automated PIN Number Changes Via Certegy’s IVR (Interactive Voice Response System)

You will now find using your credit card more convenient than ever. That’s because you will be able to change your PIN number via the IVR (Interactive Voice Response System) using a unique toll free number that is specific to making PIN changes.

This convenient feature will give you the ease of selecting and changing your PIN via the IVR system at your convenience. PIN changes made through the IVR are real-time, making them available for your use immediately.

Here are the simple steps you will take to change your PIN via the IVR using a toll-free number:

Cardholder dials 1-866-297-3408.
Cardholder is asked to enter their account number and zip code. (Pin changes will NOT be permitted for blocked or closed accounts).
Cardholder will be asked to type in their current PIN number. (If the original PIN number cannot be validated the PIN change will be denied).
Cardholder is prompted to type in their newly selected PIN number twice.
If the PIN change is approved the system will notify you that your PIN change was successful. The new PIN number is available for immediate use.
A confirmation letter will be sent for all PIN changes and that the PIN change was successful.

2004 Pocket Planners Available

We have a limited supply of 2004 Pocket Planners available at the Credit Union. These planners have our addresses and phone numbers as well as a list of services available. Stop by and pick up your copy today.

All Good Things Must Come To An End

You only have a few more days to take advantage of our reduced new car loan rates.
The 4.49% APR loan rate will come to an end December 31, 2003. If you were planning on a new car for Christmas there are only a few shopping days left. Just call our loan department and get your loan pre-approved. Remember the end of the reduced rates is December 31, 2003.
History of our program:
The scholarship program was established in October 1997 for the 1998-99 school year to recognize high school seniors or enrolled college students, who are members of Cincinnati Postal Employees Credit Union, Inc. Our goal is to promote higher education for our members. We hope through our “Scholarship Award Program”, it will serve as an incentive to students to actively participate in campus activities, compete athletically, and focus on academic achievement.

Eligibility:
The applicant must be a member in good standing with Cincinnati Postal Employees Credit Union, Inc., and must be accepted into an accredited college, university, or technical school and must have a G.P.A. greater than 2.0 and complete the Scholarship Application.

Required:
Copy of School Transcripts for your past two years must be submitted along with scholarship application and essay. Again, the applicant must have a G.P.A. higher than 2.0.

Scholarship Award Recipient:
Cincinnati Postal Employees Credit Union will send each $1,000.00 scholarship directly to the accredited college, university, or technical school. The scholarship awards will not be used for reimbursement of school expenses.

Also the Scholarship Award Recipient must sign a waiver allowing the credit union to publish their name and photo in our publications.

Applications:
Students applying for the “Scholarship Award” must complete a typed scholarship application which includes a 500 — 750 word essay, typed and double spaced on “WHAT INVENTION OR BREAKTHROUGH, THAT OCCURRED PRIOR TO YOUR BIRTH, BUT IN THE LAST 100 YEARS HAS HAD THE GREATEST IMPACT ON SOCIETY? AND WHY?” The application and essay will be rated on:

- It’s message
- Punctuation
- Grammar
- Spelling
- Presentation

Deadline:
The deadline for Scholarship Applications:
All scholarship applications must be received in the credit union office located at 1243 W Eighth Street, Cincinnati, OH 45203 by the end of the business day of March 11, 2004.

When can I apply?:
Scholarship applications will be available on the internet at www.cpecu.com/scholarship or you can pick up an application at our office or have your scholarship application mailed home. They will be available on the first business day of December.
Retirement Corporation Of America Presents

“What to look for 04 ”

You are invited to attend a market luncheon at Retirement Corporation of America. RCA’s President, Dan Kiley, will discuss the current economy, and portfolio management strategies that can assist you today.

Dan has over 20 years of investment experience and is currently featured on WXIX-TV news.

RCA believes an educated investor is a comfortable investor. These market luncheons are provided at no cost, strictly as a learning experience for interested individuals. Accordingly, there will be absolutely NO SELLING OF SERVICES OR PRODUCTS. Instead you will receive information about other educational based workshops offered by RCA.

The market will take off again. Be ready!

Attend RCAs Market Luncheon

Speaker:
Daniel C. Kiley, CFP
Chief Executive Officer
Harvard University Graduate

Date: December 19th, 2003
Time: 11:45 am – 1:15 pm

Location:
Retirement Corporation of America
11500 Northlake Drive, Suite 100
Cincinnati, Ohio 45249

Seating is limited, so reserve your seat now.
Call Tom Wheeler at 513 605 3572

Retirement Corporation of America is a SEC Registered Investment Adviser

Children’s Miracle Network 2004 Entertainment Book Fund Raiser

You can purchase the Entertainment Book at the credit union office through December 26, 2003. We will again donate the profits from the sale of the Entertainment Book to the Children’s Miracle Network.

All of the profits will be kept in the local area; it will benefit the Ruth Lyons Children’s Cancer Program, for the children’s research at Children’s Hospital and the Barrett Cancer Center, which is right here in Cincinnati.

The cost of the Entertainment Book for 2004 is $35.00.

You can purchase the local book as well as books for other cities at www.entropy.com - just give our customer #627451 and we will get credit for the sale.

Turbo Tax will be on our website www.cpecu.com in mid January. You will be able to prepare and file your Federal and State tax on line for a small fee.

Register for Three Bags of Toys for the Holidays

Members, stop by the credit union to register your children to win a bag filled with toys and games for the holidays.

ENTRIES MUST BE A MEMBER OF THE CREDIT UNION AND UNDER 16 YEARS OF AGE. The winner will be drawn on December 18, 2003.

Now is the time to sign up your family members for a membership and to register for our drawing.

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.