



Special Delivery

A publication for the members of
Cincinnati Postal Employees Credit Union

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Thanks for Using Your Credit Union!

Over \$120,000 profit will be returned to our members in the form of a cash bonus on December 31, 2006. The more credit union services you are using the larger the bonus you will receive. The bonus will be divided on a per member basis, not per account basis accordingly:

- Members having at least \$5.00 in their Share account will divide \$20,100 *
- Members having an active Share Draft Account will divide \$20,100 *
- Members having a Share Certificate will divide \$20,100 *
- Members having an active loan will divide \$20,100 *
- Members having an active Credit Card will divide \$20,100 *

We're always saying how the credit union is best and most cost-effective financial solution to all your financial needs – whether you need a savings, checking, credit card, or loan. Still, with all the “noise” out there in the financial marketplace, it's easy to get distracted by “for-profit banks” and other financial institutions making introductory offers only to slam-dunk you down the road with high interest rates and/or service charges.

As 2006 draws to a close, your credit union would just like to thank you for keeping your eye on the financial ball and recognizing that your credit union is still your best overall deal when it comes to financial service. Believe us – we don't take that loyalty for granted. We work hard to offer you the best financial products and services at the lowest possible cost. And, we will continue to work hard in 2007 to retain your loyalty. Thanks for giving your credit union the opportunity to be your financial institution of choice this past year.

Now is the time to open a certificate with CPECU. If you open your certificate before December 30th you will be eligible for the certificate cash bonus and will earn a great interest rate too. By bringing money you have in another financial institution to open a CPECU certificate you will be helping the credit union fulfill other member's loan needs. Due to our heavy loan volume we are in the need of new money.

***Bonus Cash will be based upon the number of members using one or more of the services above, not on the number of accounts the member owns.**

Certificate Rates

Current as of December 1, 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 IRAs.



Bankruptcy Is No Easy Way Out

If you're to believe the ads, declaring bankruptcy is a quick and easy way to solve money problems. But except in cases of a total financial collapse, for example, due to crushing medical bills, bankruptcy is no cure-all. There are two types of consumer bankruptcies:

1. Chapter 13 or "reorganization" allows debtors to pay off a default over a period of three to five years, rather than surrender property.
2. Chapter 7 or "straight bankruptcy" involves liquidating all but certain exempt property. (Each state has specific exemptions.)

Personal bankruptcy leaves a scar on your credit rating for 10 years. That means you'll have difficulty:

- Finding a place to live. If you want to buy a home, your mortgage applications will likely be denied. Renting a place to live may be more difficult.
- Obtaining a credit card. That makes simple transactions like renting or reserving a hotel room difficult. While there are credit cards marketed to bankrupts, they have extraordinarily high interest rates.
- Finding lower cost insurance. Some companies charge premiums to those with negative credit rating.

If you are having credit problems: visit your credit union as soon as possible. We don't offer miracle cures, but we can help you regain your financial health by providing free, confidential assistance.

Reduced Credit Card Rates

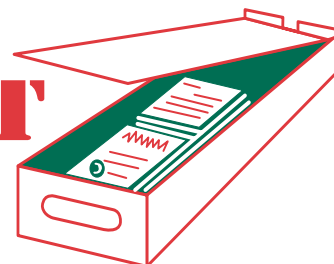
We at CPECU are excited to tell you about our New Reduced credit card rates. We are lowering our already low rates by 1%. The following new rates will be effective on or before December 22, 2006:

VISA GOLD	9.9%
VISA CLASSIC	10.9%
MASTER CARD	10.9%

All current balances will remain at your previous low rate. However, as an added bonus, we are offering you a way to have your entire balance transferred to our new low rate. Use your CPECU credit card in the months of December 2006 and January 2007, and if you accumulate \$500.00 in purchases just show us your receipts and we will transfer your entire balance to the new rate! All requests for rate reduction must be in the CPECU office no later than February 9, 2007.

We thank you for your continued support of CPECU if you have any questions, please contact a Member Service Representative at (513) 381-8600 or 1-800-265-4527

SAFE DEPOSIT BOXES



Available at your Credit Union!

Take inventory of your valuables, if you have priceless jewelry or important papers lying around the house, open a CPECU safe deposit box. We have the following sizes and prices.

3" x 5" x 21"	\$15.00 Per Year + Tax
3" x 10" x 21"	\$25.00 Per Year + Tax
6" x 10" x 21"	\$35.00 Per Year + Tax
9" x 10" x 21"	\$60.00 Per Year + Tax

Stop in today and see one of our member service representatives or call 381-8600. There is a \$15.00 key deposit.

Let us pay off your
**HIGH INTEREST
RATE CREDIT
CARD BALANCES**

with a Balance Transfer

*New rate effective on
or before December 22, 2006*

CREDIT
CARD
RATES



No Annual Fee

MASTERCARD
10.9%
APY

VISA
10.9%
APY

VISA GOLD
9.9%
APY

