



Special Delivery

A publication for the members of
Cincinnati Postal Employees Credit Union

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Special Loan Rates for New and Used Vehicles

Rates Good Through
September 29, 2006

<u>Model & Year</u>	<u>Months</u>	<u>Rates</u>
2004 & Newer	0 — 48	4.45% APR*
2004 & Newer	49 — 60	4.75% APR*
2004 & Newer	61 — 72	4.99% APR*

* Annual Percentage Rate Based on Beacon Score of 630+. Lower Beacon Scores will be offered at the above rate plus 2%.

Down payment requirements are based on Members credit score

Spring into Summer With New Wheels

If you're ready for a road trip, but your vehicle is not, it's time for new wheels. Whether it's a new vehicle or just new to you, follow these three easy steps before you step out to any dealer lots:

Step One: Write down what's important to you – good gas mileage, space for hauling kids and cargo, strong safety record, low incidents of repairs. Compare models and models year. Check out Consumer Reports, the annual auto issue or other consumer magazines.

Step Two: Once you have narrowed your choices, Visit www.cpecu.com and research a new or used car before you buy. Armed with this data, you'll be in a much better negotiating position at the dealership.

Step Three: Get a pre-approved vehicle loan from CPECU. Remember, dealer incentives and car manufacturer's special deals come and go, but your credit union is always here for you.

Only now are you ready to visit the dealership, take your test drives and then close the deal.

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 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.



In your opinion, what is the greatest challenge that your generation

Daniel Baum 2006 Scholarship Winner

Three generations of membership

Daniel Baum, one of the 2006 Scholarship winner's is the son of Gary Baum. Gary Baum became a member through his father, Robert Baum. Gary Baum is an equipment operator with the City of Cincinnati and his Dad, Robert, was a letter carrier at Correyville and has been retired for 32 years. Robert had two jobs while supporting his family and he even built a house in what spare time he had. He used the profit on the sale of the house he built to make a down payment on his next home. During the time of his employment salaries were very small. His retirement is about twice what his yearly salary was as an employee. Robert is enjoying his retirement. Daniel's Mom, Janet Baum Alvey, worked as a nurse for years and is currently living in Columbus, Ohio.

Daniel hopes to teach high school or college students how important historic preservation is to the future generation. Daniel plans to begin work this summer on a photo-essay book about Cincinnati history. Daniel has worked the last three summers at Camp Livingston in Bennington, Indiana, an extended-stay camp for Cincinnati area children.

Daniel has been active in C.A.I.N. (Churches Active In Northside) volunteering and creating a Children's Art Program. He also worked as the technical director in Cincinnati Shakespeare Festival (2002-2003).

Daniel wants to remind future applicants to read the directions carefully, construct a well written essay, have someone read and critique your essay and send it in early.

Economics *by Daniel Baum*

I believe the greatest challenge for my generation will be the challenge of staying on top of a fast-paced, information-driven economy. American economic prosperity was built on the expanding frontier and the might of American factories. But today many of those factories have closed and our economy is no longer driven by manufacturing. It is clear that American heavy industry is not as important as it once was. The focus is now centered on places like Silicon Valley, which sit at the heart of a vast and ever-changing economy of information. The internet has brought instant information to remote corners of the world, linking together people who would otherwise never have any contact. Knowledge workers in suits have taken the place of factory laborers in coveralls.

And the fundamental basis of the information economy is that it is always changing. Technologies, business climates, and even entire industries all change at breathtaking speed. Modern office equipment—software and computers—becomes obsolete within a year or two, much faster than it simply wears out. We used to work with our muscles, but now Americans work with their brains. We depend on cleverness where we used to depend on raw might. In such an economic climate education is more important than ever.

The global economy changes at an ever-accelerating pace and as I write this the nations of China and India are working feverishly to become more economically and industrially developed. The competition for American companies and products in the world market can only grow by leaps and bounds.

But young Americans are not ahead of the knowledge game. According to the Third International Mathematics and Science Study, American 8th-graders ranked 28th in the world. That ranking is below not only most other first-world countries, but also Bulgaria, the Czech Republic, and Thailand, just to name a few. Those are all nations that are far behind our own in economic development, places where things we take for granted like running water are not reliably available. Why are students in Bulgaria doing better than kids in Ohio? Something is clearly wrong. The United States of America is the richest, most powerful country in the world, but if we want to retain our status Americans need to become more invested in education.

I believe that the most effective way to combat poverty and uplift people is to educate them. We all remember that the fight for integrated public schools was central to the sought-after racial uplift for African Americans embodied by the American Civil Rights Movement.

Against a backdrop of accelerating and dizzying changes and an intricately linked global information economy it can only make sense to place more emphasis on education.

I plan to become an educator because I believe that teaching another human being is one of the noblest things one can do. If knowledge is power, then education can only serve to empower and strengthen an individual's potential. I choose to teach history because it is what I love. Incidentally, studying history is also one of the best ways of developing strong critical thinking skills. It has been said that there is no greater wisdom than to know thyself, and history is entirely made up of that search for a collective self. We can only know where we are going by being certain of where we have been.

The future is a place where the strength of our minds will determine our fate.



faces and what ideas do you have in dealing with the issue?

Kelly Brauning 2006 Scholarship Winner

Kelly Brauning is a senior at Finneytown High School. She is the daughter of Jim and Nancy Brauning. Jim is a carrier at Murray Station and has been a postal employee for more than 17 years. Nancy is a nurse working for Health Alliance and has been in her position for the last 5 years. Kelly has a 13 year old brother, Kyle.

Kelly wants to be a nurse because she loves helping people. Kelly has a wonderful role model to follow; her Mom. Nancy started at Good Samaritan School of Nursing when Kelly was in the 5th grade and continued to take care of her family and her home and get her nursing degree. Kelly is very proud of her Mom's accomplishment and hopes that her Mom and Dad will be just as proud of her when she receives her nursing degree in pediatrics oncology.

Kelly's musical talents include being an accomplished flute and piccolo musician, which she diligently used as a member of the Finneytown High School Band. Kelly is also active in her church choir and has appeared in several chorale and vocal performances.

Kelly volunteered in the summers at Camp Stepping Stones and has been active in the Key Club whose members volunteer to perform good works for those in need in the surrounding community.

Kelly's Dad told her about the CPECU Scholarship and she was very glad he did. Kelly commented that the CPECU Scholarship is very user friendly and is easy to understand and complete. Kelly said there are scholarship applications that are difficult to complete.

Kelly plans to attend Eastern Kentucky University in the fall of 2006.

Technology *by Kelly Brauning*

"It has become appallingly obvious that our technology has exceeded our humanity"
—Albert Einstein

The advances in science and technology are interfering with the ability of humans to relate to one another. One of the greatest challenges my generation will face will be the continued encroachment of technology into our daily lives on a level that negates the need for interpersonal relationships.

With the advances in technology, we are now able to communicate in a variety of ways to stay connected to other people. However, most of these "connections" are technologically based and lack human interaction on a basic level. We can send email, use web based video to see one another, text message and send photos, but we lose the ability to touch and make tangible connection with each other. My generation has the potential to embrace technology to the point that we become oblivious to the people around us.

People today, my generation especially, are inclined to use technology to speed up their lives. The instantaneous ability to send and receive information is a way to get more accomplished and stay in touch, usually without face to face contact. The loss of the human connection is evident in everyday life as advances in technology keep people from fully engaging in each others lives. It is much easier and convenient to send a quick email or text message instead of taking the time to speak directly to others.

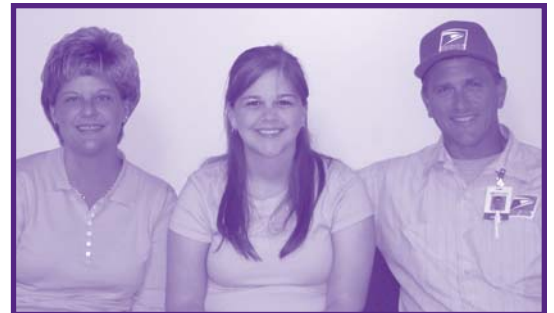
The paradox of today's technology is that we can now be connected to millions of other people without any human connection at all. My fear is that my generation will become so accustomed to a technologically based lifestyle that our capacity to relate interpersonally will be jeopardized.

The concept that human connections are negatively influenced by technology is unsettling. Although I cannot retard the pace of technology, I can do something to protect the human connection. My chosen career path is to become a registered nurse and work with children afflicted with cancer.

The medical technology available will in all probability assist me in my aspirations. Even as technology advances, the role of the nurse is basic to the human experience. In birth, death and all areas in between, a nurse provides the human connection, care and compassion for the patient and their families. To realize and understand that I have the ability to teach, influence and touch another person's life in a very basic way is powerful.

To become a nurse is a way for me to deal with the issue of advancing technology. I can use the technology available to provide care without losing the ability to touch. Technology will enable me to engage in the lives of others during times of great joy as well as great sorrow. To work in a field where I can help other people, especially children is important to me. Advances in medical technology have already allowed people to live longer and achieve triumphs over illness. As a nurse, my hope is to help bring healing to the sick and provide compassionate care to all.

I appreciate all of the technology available today, but none of it is worth anything if we are unable to maintain a human connection that is tangible and ongoing.



Tall Stacks Tickets For Sale

Cruise On the General Jackson October 5, 2006

The General Jackson is making its second Tall Stacks appearance and the credit union has limited number of tickets for the cruise on Thursday Evening October 5, 2006.

The cruise lasts just over 2-1/2 hours and offers a buffet meal and a spectacular live performance. The Stars of the Peking Acrobats® a Chinese acrobatics, comedy, balancing acts and more, will be featured during the cruise. Also featured on the cruise will be Tim Watson and Black Creek featuring live Cajun and classic country music and southern humor.

We are selling the cruise tickets to help benefit the Oyler School Christmas party at a price of \$90.00.



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 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.

We Need Your Help!

We are collecting BACK TO SCHOOL SUPPLIES until August 31, 2006; these supplies will benefit Oyler School of the Price Hill Community.

Items needed:

Baby Wipes
Back Packs
Book Bags
Crayons
Folders
Glue (Stick or Bottle)
Loose-leaf paper
Rulers
Scissors
Spiral Note Books
Tissues
Etc.

A collection bin will be in the lobby of the credit union until August 31, 2006. Please Help!



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.

DATES TO REMEMBER

We will be closed...

Labor Day, September 4, 2006
Columbus Day, October 9, 2006
Veterans Day, November 10, 2006
Thanksgiving, November 23, 2006



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