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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

Rebuild Your Nest with Help From Your Credit Union

Whether your remodeling is large or small, a home Improvement loan from the credit union is an ideal way to finance your project.

If you wish to refinance your present loan, you must borrow an additional \$5,000, or there is a \$125 refinance fee. This rate reduction program will run through June 30, 2006.

- **Second Mortgage Loans —
AS LOW AS **4.99% A.P.R.***
- **Home Equity Loans —
AS LOW AS 6.99% A.P.R.***
- **Home Owner Unsecured Loans 14% A.P.R.**



* Annual Percentage Rate
7 year fixed rate
** Based on Member's Credit Score
Rates May change at any time

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 July and 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.



Access Your CPECU Accounts Anytime

Need to transfer money between your accounts at 2 a.m.? Out of town, but want to see if a certain check has cleared?

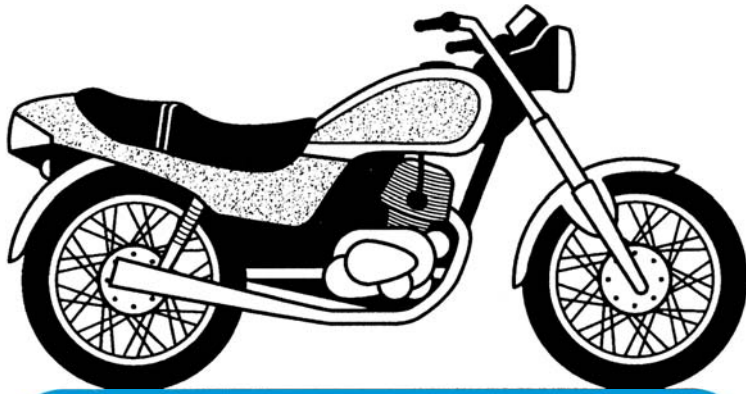
Your credit Union's Web site is open for business 24 hours a day, seven days a week.

With our online service, you can:

- Monitor activity and balances on all your accounts.
- Make transfers between accounts.
- Get monthly statements on line.
- You can pay your bills online, too.



No need for writing a check Bill Payments is secure and very easy to use. And best of all, it's free.



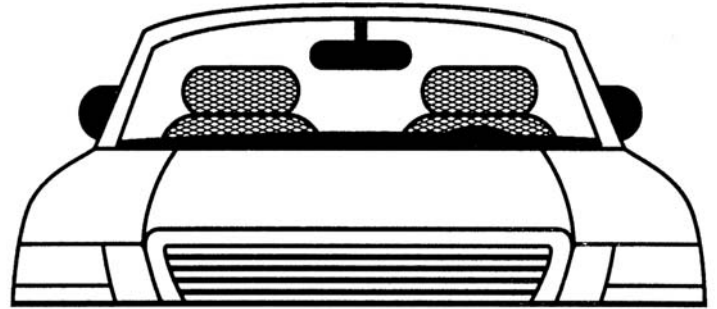
MOTORCYCLE LOANS

Available at the Credit Union.

Can You Spare Some Change?

CPECU will again adopt a class at Oyler Elementary School for Christmas. We will be taking donations at our office starting August 1, 2006. We will also be selling American Bears and we plan to have a bake sale in October. We are hoping to again make this 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 details.



PRE-APPROVED VEHICLE LOANS

Available at your Credit Union.



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.

We will be closed...

Independence Day, July 4, 2006
Labor Day, September 4, 2006
Columbus Day, October 9 2006



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.

