

Holiday Loan Special

Did you use those
high rate credit cards for your holiday shopping?
Did you go on a trip for the holidays to visit family?
Did you treat yourself to a special holiday gift?

Check out the special holiday rates your credit union has!
From January 1, 2010 to February 28, 2010, rates are
as low as:

3.99% APR*

12-Month Term • New Money Only • No Refinances
(Longer terms available at higher rates)

*APR = Annual Percentage Rate. Rate and amount is determined by
Beacon Score and Term. No extra deductions.

FACT ACT DISCLOSURE

We may report information about your account to
credit bureaus. Late payments, missed payments, or
other defaults on your account may be reflected in
your credit report.

**Request Your FREE Annual Credit Report
Online, by Phone or by Mail**

ONLINE: <https://www.annualcreditreport.com>

BY PHONE: 1-877-322-8228. You will go through a
simple verification process over the phone.

BY MAIL: Download, print and complete form from
<https://www.annualcreditreport.com> (click on Fact
Act Request Form). Mail the completed form to:

Annual Credit Report Request Service
P.O. Box 105281 • Atlanta, GA 30348-5281

Holiday Closings

MARTIN LUTHER KING JR. DAY
MONDAY, JANUARY 18, 2010

PRESIDENT'S DAY
MONDAY, FEBRUARY 15, 2010

BOARD OF DIRECTORS

Lisa Berman, CHAIRMAN
Samuel Moore, VICE-CHAIRMAN
Robin Woolfolk, SECRETARY
Jeffrey Green, TREASURER
Eileen Pillar • Richard Mitchell
Lindsay C. Woolfolk Jr.

SUPERVISORY COMMITTEE

Ardna Giannini • Robin Woolfolk • Rodney Hildebrand

STAFF

Vincent Speckenbach • MANAGER
Ray Carbonneau • MEMBER SERVICES REPRESENTATIVE
Marvin Mayo • MEMBER SERVICES REPRESENTATIVE
Joann Wenk • MEMBER SERVICES REPRESENTATIVE

Hours of Operation

Open Monday through Friday
8:30 a.m. to 5 p.m.

CONTACT INFORMATION

Phone: (434) 973-4280
Fax: (434) 973-4095
e-mail: cpfcu@embarqmail.com

WEB SITE

www.charlottesvillepostalfcu.com

Membership in the CPFUCU is available to all employees,
retired employees and members of the following:

CHARLOTTESVILLE SECTIONAL CENTER
HARRISONBURG PROCESSING CENTER
ASSOCIATE OFFICES OF THE ABOVE
ANY RETIRED USPS EMPLOYEE WHO RESIDES WITHIN
THE CREDIT UNION'S SERVICE AREA
CHARLOTTESVILLE-ALBEMARLE AMERICAN LEGION POST 74,
It's AUXILIARY AND SONS OF SQUADRON 74

Membership includes family members and members of the
household of the above and of all credit union members.



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



FIRST QUARTER 2010

The Messenger

CHARLOTTESVILLE POSTAL
FEDERAL CREDIT UNION

1155 Seminole Trail • P.O. Box 6488

Charlottesville, VA 22906

434.973.4280



Message from the Manager

Help the Credit Union Grow!

*The Credit Union is looking for new members.
The Credit Union is looking for new groups.
Okay, how can you help?*

FIRST, look at the information in this newsletter as to who is eligible to be a member. When you are in a conversation about Rates on Loans, or Certificates (CDs), or Regular Saving and you hear things like:

- It is very tough getting a car loan at the bank.
- The CDs rates at the Bank are very low.
- The Bank is paying nothing on my Savings.

Maybe you should just ask the person, "Have you tried the Credit Union?"

SECOND, do you know of a group that might be interested in becoming part of the Credit Union? If yes, just provide us with the group's name and a person to contact, and we will take it from there.

The Credit Union offers:

■ DEPOSIT ACCOUNTS

- Regular Shares
- Prime Shares
- Share Certificates
- Checking Accounts

■ LOANS

- Vehicle Loans
- Personal Loans
- Real Estate Loans
- VISA Credit Cards

■ SERVICES

- Direct Deposit
- Payroll Deductions
- GAP Insurance
- Credit Disability Insurance
- Single/Joint Credit Life Insurance
- VISA Gift Cards

And now we offer Debit Cards and Online Banking!

A person doesn't have to live or work in Charlottesville to take advantage of being a member of the credit union. Remember... **Once a member, always a member.**

I thank you for your membership and hope that we can continue to provide you with your financial services.

Vincent Speckenbach
Manager/CEO

53rd ANNUAL MEETING

Mark your calendars! You will once again have the opportunity to attend the Charlottesville Postal Federal Credit Union's Annual Meeting and Dinner!

DATE: Saturday, March 27, 2010

TIME: Doors open at 5:30 p.m. • Dinner served at 6:00 p.m.
Business meeting & door prize drawing follow dinner

PLACE: American Legion Post 74
3025 Louisa Rd. • Shadwell, VA 22947

Please complete the **Meeting Notice Card** included with your statement and drop it off at the credit union or mail it to us no later than March 5, 2010. There is a limit of one (1) guest per member (*except for member's children under 18*). Remember, if you sign up, you will be responsible for the cost for yourself and your guest if you do not attend. The dinner has to be paid for once we order it. If you attend there is no cost to you. However, members will have the chance to win a door prize and members receive a free gift. No alcoholic beverages allowed.

Exercise your right to elect new Directors.

Directors who volunteer their time are elected from the actual membership and are part owners of the credit union just like you. We need candidates to fill three (3) vacancies on the Board. Anyone interested in becoming a candidate for one of the Board positions should notify the Board Secretary, Robin Woolfolk at Charlottesville Postal FCU, P.O. Box 6488, Charlottesville, VA 22906 or drop a note off regarding your interest at any of the credit union offices.



Online Banking Is Here!

- View all Accounts, including Balances, Available Funds and Last Activity

- Loan Balances, Credit Available, Next Payment, Account Payoff

- View Account Activity with Transaction Sorting and Date Ranges
- Process Secure Transaction Requests (*Withdrawals and Transfers*)
- Secure Form Delivery (*check orders, stop payments*)
- Also coming soon is Bill Payer

Stop by the Credit Union to sign up.

Debit Cards Are Here!

Debit Cards are what our membership has been asking for! This service is now available to our members who have a checking account with CPFCU. If you do not have a checking account with us yet, now's the perfect time to stop by the Credit Union and open one today.

It's easy and it's **FREE!**

You will now have the convenience of accessing your money 24 hours a day. The Credit Union will offer this service free of any service charges or transaction fees.

Stop by your Credit Union today for more information.