

Go Green with E-Statements

Sign up for CPFCU's Home Banking and get your statements on-line. It's safe, there's no wait time and it will help save the environment. You can always change back if you find it's not for you.

Contact the credit union for more information.

Joann Wenk named new Manager

At the annual meeting in March of this year Vincent Speckenbach announced his retirement effective October 31, 2010. He has been the manager at CPFCU since August 1, 2005.

In an Executive session of the Board of Directors in July 2010 a decision was made to name Joann Wenk as the new manager effective November 1, 2010.

Joann started at the credit union on April 1, 2008 (no joke) after moving to Virginia from California. She has served as an Operations Officer, Controller, Operations Auditor and as an Operations Manager in other credit unions.

She was named Assistant Manager in January 2010. Please stop in and meet Joann if you haven't already met her.

Annual Meeting

The 54th Annual Meeting for CPFCU will be held on April 23, 2011, be sure to mark your calendars!

- If you sign up, you will be responsible for the cost for yourself and your guest if you do not attend.
- One (1) guest per member (except for member's children under 18)
- Gifts and door prizes tickets for members only
- No Alcoholic Beverages

More information regarding place and time will follow.

Holiday Closings

Columbus Day, Monday, October 11, 2010

Veterans Day, Thursday November 11, 2010

Thanksgiving Day Thursday November 25, 2010

Day after Thanksgiving Friday November 26, 2010

Christmas Eve December 24, 2010

Christmas Day December 27, 2010

New Years Day December 31, 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

Joann Wenk, Assistant Manager

Ray Carbonneau, Member Services Representative

Marvin Mayo, Member Services Representative

Hours of Operations

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 Information

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

Charlottesville Sectional Center

Harrisonburg Processing Center

Culpeper Processing Center

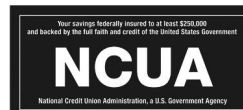
Associate Offices of the above

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.



Fourth Quarter 2010

The Messenger

CHARLOTTESVILLE POSTAL
FEDERAL CREDIT UNION

1155 SEMINOLE TRAIL • P.O. BOX 6488
CHARLOTTESVILLE, VA 22906
434-973-4280

Join Our Family Promotion

March 1, 2010 thru December 31, 2010

- Refer a new member and receive a \$5.00 deposit to your account (funds deposited after new member has been a member for 3 months). There is no limit on how many referrals a member can make.
- New member must deposit at least \$5.00
- New member will also receive a \$5.00 deposit from the credit union and the membership fee will be waived. (\$5.00 deposited after 3 months membership; Membership fee charged if account closed within first three months).
- After the first 25 new members we will hold a drawing for those first 25 members and their referrals to win a \$50.00 VISA Gift Card. This will continue for each group of 25 new members and their referrals.

Holiday Loan Special

RATE AS LOW AS 4.05%

The holidays will be here before you know it so get prepared early with our Holiday Loan Special going on November 1, 2010 – January 31, 2011. Call or stop by the Credit Union for details.

*Loans based on credit approval
"New Money Only"*

Auto Loan Special has been extended until December 31, 2010!

Rates as low as 3.50% for 60 months

The car that you've always wanted is just waiting for you to take it home and the end of the year is a great time to by a car. Dealers will be wheeling and dealing to get those 2010 models off their lots.

Stop by the credit union and get pre-approved today!

Over Draft Protection Available at your Credit Union!

Your Credit Union has you covered! Need the convenience of knowing that you're Share Draft Account (checking) is covered in case of that unforeseen expense?

Apply for an overdraft Line of Credit today! Limits up to 3,000.00 Rates as low as 7.99%

Shared Draft Accounts (checking) are always free at your credit union.

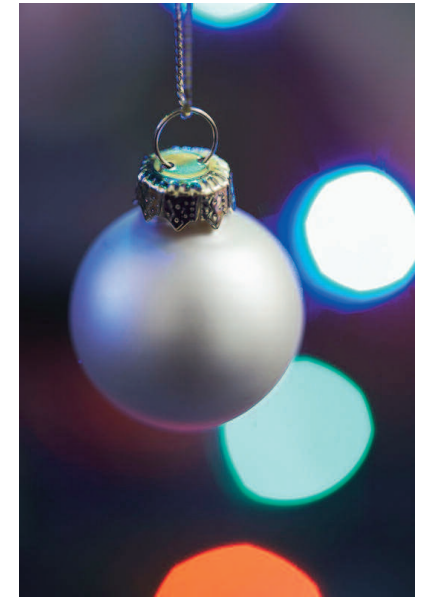
Have you been notified by your other financial institution that you are now going to have a monthly service fee charged to your account?

Charlottesville Postal FCU not only has Share Draft (checking) Accounts that are free of monthly service charges we also pay dividends on Share Draft (checking) Accounts and offers a free Debit Card.

Stop by today and open up a new Share Draft (checking) Account today!

Visa Gifts Cards

The Credit Union offers VISA GIFT CARDS in the amounts of \$10.00 to \$500.00 at a cost of \$3.00 per card. Our VISA GIFT CARDS can be given as a gift or used like a credit card or debit card. Plan now for the holidays.



Holiday Skip-A-Loan Program is back!

Skip your November, December or January Payment

To participate in this program, there are a few restrictions:

- Loans must be open a minimum of six months
- No delinquency in the past six months (delinquency refers to 15 days or more)
- You cannot have had an extension on the loan in the past six months.
- A skip a Payment Form must be signed and a \$25.00 fee is required for each loan.