

Bill Pay is Here!

Charlottesville Postal FCU (CPFCU) has added Bill pay to our list of services. You need a Share Draft (checking) account and email address to sign up for Bill Pay.

If you already have a Share Draft account, sign into your Web Banking account to access Bill Pay. At the top of the menu bar Click on "Pay Bills" and follow the instructions. Click on the "view demo" icon in the upper right section for instructions on how to get started.

If you do not have a checking account with CPFCU, open one today and add the Bill Pay service. **It's FREE!**

Debit Card Reminders

Maximum Daily Limits:

Daily transaction at ATM	10
Daily transaction at POS (merchant)	10
Daily ATM cash withdrawal	\$305
Daily total credit (signature) transactions	\$9,999
Daily one time on-line transactions	\$1,005

Your Debit Card is not connected directly to your account at the credit union. This means that if you make a purchase or deposit, these items may not reflect in your balance immediately. The credit union sends and receives files daily, which is called a batch system. Your balances are updated twice a day and your transactions are received once a day.

Holiday Closings

Martin Luther King, Jr. Birthday
Monday, January 17, 2011

Presidents Day
Monday, February 21, 2011

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

Joann Wenk, Manager/CEO
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 of the above and family members of all credit union members.



First Quarter 2011

The Messenger

CHARLOTTESVILLE POSTAL
FEDERAL CREDIT UNION

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

Use Direct Deposit to Save Time and Minimize Hassles

Request Direct Deposit for your Tax Refund and the refund will be sent electronically to your credit union account. Just fill out the Direct Deposit line on your tax form.

Postal employees who wish to receive their earnings by Direct Deposit can sign up through PostalEASE.

Postal employees can also start or increase an allotment through PostalEASE.

Include our routing and transit number (251480123) and your credit union account number.

Visa Cards!

Did you use those high rate department store cards for the holidays? CPFCU has VISA cards with rates as low as 6.99%. Stop by and talk to the staff about transferring those balances to our VISA card. There is no monthly fee, no transfer fee and the rate is the same for cash advances and purchases.

Need a New or Used Car? Rates as low as 4.99%

CPFCU has Auto loans available up to 125% financing

Call the credit union today!

**Based on credit approval*

**GAP insurance required for loans over 100%*

The 54th Annual Meeting for CPFCU

Date: April 23, 2011

Time: 5:30 Doors Open

Dinner: 6:00
Business Meeting and Door Prizes Drawing to follow dinner

Place: American Legion Post 74
3025 Louisa Road
Shadwell, VA 22947

- 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

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. Candidates are needed. Anyone interested in becoming a candidate 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 the credit union office.

Watch for your invitations enclosed in your quarterly statement.

Message from the Manager

Let me begin by thanking all of our Members, Staff and Board of Directors for welcoming me into the CPFCU family. Since coming to the credit union in April of 2008 I have watched the credit union move into the future, with the Debit Card program, the Home Banking service and now Bill Pay. CPFCU will continue to look for ways of making your financial needs as easy as possible. I invite you to make CPFCU your main financial institution. There is no reason not to. We have everything you need, low loan rates, higher dividends and no monthly services charges on any account we offer.

I challenge you to make the switch!

Joann Wenk
Manager/CEO

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, or by Phone or by Mail:
Online: <http://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 <http://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