

PRODUCTS/SERVICES

DEPOSIT ACCOUNTS

Regular Shares
Prime Shares
Share Certificates
Share Drafts
(Checking Accounts)

LOANS

New and Used Autos
Personal Loans
Real Estate Loans
VISA Credit Cards

SERVICES

Online Banking
Credit Disability Ins.
Single/Joint Credit Life
GAP Insurance
Payroll Deductions
Direct Deposit
VISA Gift Cards
VISA Debit Cards
Bill Pay

BIG SAVINGS WHEN YOU FINANCE YOUR AUTO AT CPFCU!

Good until June 30, 2011

New and used auto, rates AS LOW AS 2.99%
for 60 months
New money only

Call the credit union for details 434-973-4280

CPFCU has money to lend

Need a new car, mortgage or vacation?
Remember to contact your credit union first.

Need Some Financial Assistance?

CPFCU will do a free financial analysis and give you suggestions that could save you money every month. To take advantage of this stop by or call the credit union for more details.

Holiday Closings

Memorial Day-Monday, May 30th

Independence Day-Monday July 4th

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.



Second Quarter 2011

The Messenger

CHARLOTTESVILLE POSTAL
FEDERAL CREDIT UNION

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

Privacy Notice:

Charlottesville Postal Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms

- Information about your transactions with us or others information we receive from a consumer reporting agency

-We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

-If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

-Charlottesville Postal Federal Credit Union restricts access to your personal account information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Please Keep Your Account Active & Your Financial Information Up-To-Date

If your accounts show no activity (dividend posting is not considered activity) for five years, Virginia Laws states that we must turn the funds over to them. Dormant accounts are expensive for the credit union and you (see your fee schedule). A Dormant account is an account with no activity for (3) three years. To avoid the fee please make a transaction on your account at least every twelve months also remember to contact the credit union if you've have moved, changed your phone number or e-mail address.



STILL ABSOLUTELY FREE SHARE DRAFT (CHECKING) ACCOUNTS

- No minimum balance required
- No monthly fee
- Unlimited check writing
- Free CPFCU Debit Card
- Free Bill Pay
- Free E-Statements

REMINDER! ANNUAL MEETING APRIL 23, 2011

PLEASE RSVP BY MARCH 31, 2011.
If you cannot locate your invitation call the credit union at 434-973-4280.

Message from the Manager

With identity theft on the rise, it is very important to keep your personal information safe. The credit union will NEVER contact you to verify your personal information either by phone or e-mail.

Criminals will always try and find ways to get information that will help them accomplish their goals; they are tricky and very convincing.

If you are contacted by anyone requesting information or to verify information about your accounts here at the credit union, contact us immediately.

Remember if we contact you we already have that information.

Joann Wenk
Manager/CEO

JOIN A WINNING TEAM!

Invite your family members to join your credit union and let them be a part of the winning team.

If you know of a business or group that would like to be a part of our credit union (no cost to them) and take advantage of our great services, have them contact Joann Wenk at 434-973-4280 and she will take it from there.

