

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

ANNUAL REPORT NOW AVAILABLE ON THE CREDIT UNIONS WEBSITE
WWW.CHARLOTTESVILLEPOSTALFCU.COM (under newsletters)

THE HOLIDAY LOAN SPECIAL IS HERE AGAIN!!!

October 1, 2011- January 31, 2012

Rates as low as 3.89%

Loan based on credit approval
Restrictions apply
New Money only

Call the credit union @ 434-973-4280 for details

*Annual Meeting Coming
in the Spring of 2012!*

Holiday Closings

Columbus Day • October 10, 2011
Veterans Day • November 11, 2011
Thanksgiving • November 24th & 25th 2011
Christmas • December 24th & 25th 2011
New Years Day • January 2, 2012
Martin Luther King, Jr. Birthday
Monday January 16, 2012
Presidents Day • Monday February 20, 2012

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
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.*



Fourth Quarter 2011

The Messenger

CHARLOTTESVILLE POSTAL
FEDERAL CREDIT UNION

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

Why Throw Away Your Money? Save with Sprint!



Join the over 1.2 Million credit union members nationwide that are already saving over \$111 million on their wireless plans! Charlottesville Postal FCU is pleased to bring our members these major savings through the Sprint Credit Union Member Discount Plan.

Ways you can save:

- 10% off* most regularly priced Sprint individual service plans
 - 15% off* most regularly priced Sprint business service plans
 - Waived activation fee on new activations
 - Waived upgrade fee
 - Available to new and existing Sprint customers
- Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call 877.SAVE.4CU (877.728.3428) and let them know you're a credit union member. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.SprintSave4CU.com
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade.

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HOLIDAY SKIP-A- LOAN Program is back

*Skip your November,
December or your 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.

Member Account Verification

Please review your statement and if you have questions or find any discrepancies, please contact the Supervisory Committee at:
PO Box 6363 • Charlottesville, VA 22906

VISA GIFT 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. Plan now, the holidays are just around the corner.

Message from the Manager

We at CPFCU would like to wish you and your family Happy Holidays and a safe and prosperous New Year! We look forward to serving you 2012!

Joann Wenk
Manager/CEO



AUTO LOAN SPECIAL HAS BEEN EXTENDED UNTIL DECEMBER 31, 2011

Rates as low as 2.99%

(This special applies to both new and used autos).

The car of your dreams is just waiting for you to take it home, and year end dealers will be wheeling and dealing to get those 2011 models off their lots. Get pre-approved today.